Lowell Housing Authority
Lowell, Massachusetts

NORTHERN CANAL
UR MASS. R-16

FINAL PROJECT REPORT
Part 1 Application for Loan and Grant

Date JUNE 1961

Code No. .....

BINDER NO. 9

LOWELL HOUSING AUTHORITY
LOWELL, MASSACHUSETTS

August 2, 1961.

Re: Final Project Report Part I
Project No. Mass. R-16
Lowell, Massachusetts.

Mr. Richard Roche, Field Representative
Housing and Home Finance Agency
346 Broadway
New York 13, New York.

Dear Mr. Roche:

In accordance with your recent telephone conversation with Mr. Charles Kobbek, City Planner, I am enclosing herewith as you requested, 5 copies of a plan entitled "Modification 2 To Property Line Map, dated August 2, 1961" submitted with respect to our Final Project Report, Part I, Project No. Mass. R-16, this city.

COPY

Very truly yours,

John J. McPadden
Executive Director
For the Authority.

JJMcP/jm
Enclosures

July 19, 1961

Mr. Richard Roache
Field Representative
Urban Renewal Administration
Housing & Home Finance Agency
346 Broadway
New York 13, New York

Dear Mr. Roache:

Enclosed as requested by telephone today are two of our large Property Maps for Mass. R-16 Northern Canal Project. Our enlarged tracing of the names on the bottom of the map is still in Boston at the B. L. Makepeace Company. I just telephoned Mr. Miller of said Company and asked him to mail you directly two prints from our base tracing.

Also enclosed are four (4) copies of pages 1 and 2 of Form H-6200 as corrected to account for a clerical error shown on the original transmittal. These new figures are based on the 1/4-3/4 formula provisions of the Housing Act of 1961 for cities under 150,000 in designated Redevelopment Areas.

If you will please forward to me twelve (12) copies of Form H-6200, I will start a revision of the entire form.

Respectfully,

Charles A. Zettek,
Planning Director

CAZ/ves
Enclosure

Form approved
Budget Bureau No. 63-R908.2

H-6220
(2-60)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

PROJECT COST ESTIMATE AND FINANCING PLAN

INSTRUCTIONS: Submit original and a second signed copy in Binder No. 1, and copies in Binders No. 2, 3, and 4.

PROJECT LOCALITY: Lowell, Massachusetts

PROJECT NAME: Northern Canal

PROJECT NUMBER: Mass. R-16

SUBMISSION *(Check and complete the description which applies)*

[X] ACCOMPANIES FINAL PROJECT REPORT DATED July 11, 1961

REVISES PROJECT COST ESTIMATE AND FINANCING PLAN
[ ] SUBMITTED BY LPA ON _____, 19____
[ ] ACCEPTED BY HHFA ON _____, 19____

SECTION A. ESTIMATE OF GROSS AND NET PROJECT COSTS

LINE NO.	ITEM	TO BE COMPLETED BY LPA: [X] INITIAL ESTIMATE OR [ ] LATEST ACCEPTED ESTIMATE (a)	TO BE COMPLETED BY LPA: REVISED ESTIMATE (b)	TO BE FILLED IN BY HHFA: ESTIMATE ACCEPTED BY HHFA (c)
	ITEM 1 OF GROSS PROJECT COST:			
A-1	TOTAL PROJECT EXPENDITURES *(from Form H-6220, line 20)*	$5,432,600	$	$
	ITEM 2 OF GROSS PROJECT COST (Non-Cash Local Grants-in-Aid):			
A-2	Cash value of land donations *(from Supporting Schedule 1)*	180,000		
A-3	Demolition and removal work *(from Supporting Schedule 2)*	115,000		
A-4	Project or site improvements *(from Supporting Schedule 3)*	787,500		
A-5	Supporting facilities *(from Supporting Schedule 4)*	--		
A-6	Other non-cash local grants-in-aid *(specify type and breakdown of estimate on attached sheet)*	--		
A-7	TOTAL NON-CASH LOCAL GRANTS-IN-AID *(sum of lines 2 through 6)*	$1,082,500	$	$
A-8	GROSS PROJECT COST (ITEM 1 plus ITEM 2) *(line 1 plus 7)*	$6,515,100	$	$
	PROCEEDS FROM PROJECT LAND:			
A-9	Sale price of project land to be sold	$ 600,530	$	$
A-10	Capital value imputed to project land to be leased	--		
A-11	Capital value of project land to be retained by LPA	--		
A-12	TOTAL PROCEEDS FROM PROJECT LAND *(sum of lines 9, 10, and 11)*	$ 600,530	$	$
A-13	NET PROJECT COST *(line 8 minus 12)*	$5,914,570	$	$
	SHARING OF NET PROJECT COST:			
A-14	Net Project Cost of this project *(from line 13)*	$5,914,570	$	$
A-15	Net Project Cost of other projects (if any) pooled with this project	None		
A-16	Aggregate Net Project Costs for this and other projects (if any) in the pool *(line 14 plus 15)*	5,914,570		
A-17	Minimum local grants-in-aid required for this and other projects (if any) in the pool *(1/3 or 1/4, as appropriate, of line 16)*	1,478,643		
A-18	*(Less)* Total local grants-in-aid to be provided for other projects (if any) in the pool	None		
A-19	*(Equals)* Minimum local grants-in-aid required for this project *(line 17 minus 18)*	$1,478,643	$	$

H-6200
(2-60)

SECTION A. ESTIMATE OF GROSS AND NET PROJECT COSTS (Continued)

LINE NO.	ITEM	TO BE COMPLETED BY LPA: [ ] INITIAL ESTIMATE OR [ ] LATEST ACCEPTED ESTIMATE (a)	TO BE COMPLETED BY LPA: REVISED ESTIMATE (b)	TO BE FILLED IN BY HHFA: ESTIMATE ACCEPTED BY HHFA (c)
	SHARING OF NET PROJECT COST: (Continued)			
	LOCAL GRANTS-IN-AID. THIS PROJECT:			
A-20	Non-cash local grants-in-aid (from line 7)	$1,082,500	$	$
A-21	Cash local grants-in-aid	396,143		
A-22	TOTAL LOCAL GRANTS-IN-AID FOR THIS PROJECT (line 20 plus 21) (must be not less than line 19)	$ 1,478,643	$	$
A-23	PROJECT CAPITAL GRANT (line 14 minus 22)	$ 4,435,929	$	$
A-24	RELOCATION GRANT (from Form H-6220, line 21)	$ 154,500	$	$
A-25	TOTAL FEDERAL CAPITAL GRANT (line 23 plus 24)	$ 4,590,429	$	$

SECTION B. SOURCES OF FUNDS FOR PROJECT EXPENDITURES AND RELOCATION PAYMENTS

LINE NO.	ITEM		ESTIMATE SUBMITTED BY LPA (a)	(Leave blank) ESTIMATE ACCEPTED BY HHFA (b)
B-1	Total cash requirements for project expenditures and Relocation Payments (line A-1 plus A-24)		$5,587,100	$
	Cash local grants-in-aid:			
	SOURCE OF CASH	ACTUAL OR ANTICIPATED DATE OF RECEIPT		
B-2	Urban Renewal Bonds	July 1, 1962	$ 200,000	$
B-3	Urban Renewal Bonds	July 1, 1963	196,143	
B-4			-	
B-5	Real estate tax credits (from Form H-6220, line 7b)		104,250	
B-6	Total cash local grants-in-aid (sum of lines 2 through 5)		$ 500,393	$
B-7	Total funds to be applied to project expenditures and Relocation Payments from short-term borrowings other than those on line B-9 below		None	
B-8	Subtotal (line 6 plus 7)		$ 500,393	$
B-9	PROJECT TEMPORARY LOAN THROUGH DIRECT OR PRIVATE FINANCING UNDER LOAN AND GRANT CONTRACT (line 1 minus 8)		$5,086,707	$

LOWELL HOUSING AUTHORITY
LOWELL, MASSACHUSETTS

July 11, 1961.

Re: Project No. Mass. R-16,
Lowell, Massachusetts.
Application For Loan & Grant -
Part I, Final Project Report.

Mr. Charles J. Horan
Regional Director Urban Renewal
Housing and Home Finance Agency
346 Broadway
New York 13, New York.

Dear Mr. Horan:

Enclosed herewith for your review and approval is the following documentation submitted by the Lowell Housing Authority as Part I of the Final Project Report in support of an Application For Loan and Grant for our Northern Canal Renewal Project, No. Mass. R-16, this city:

1. Five (5) binders containing Final Project Report documentation prepared and assembled in accordance with the checklist in the Urban Renewal Manual.

2. One negative and two (2) prints of Project Photographs prepared and submitted in accordance with 30-1-4 of the Urban Renewal Manual, Code No. R 203.

3. One complete signed set of Acquisition Appraisals submitted in support of the Land Acquisition Report, Code No. R 222.

4. Two (2) copies of a Land Utilization and Marketability Study which accompanies the Land Disposal Report, Code No. R 225.

5. Two (2) copies of Appraisal of Redevelopment Sites (Reuse Appraisal) which accompanies the Land Disposal Report, Code No. R 225.

COPY

Please be advised that the documentation for this Part I submission was prepared prior to the passage of the Housing Act of 1961, and that only a few of the cost forms, revised in the past few days, reflect cost savings to the City of Lowell under the terms of this new Act. For example, the City of Lowell has been designated by the U. S. Department of Commerce as a persistent and chronically distressed area, and the City therefore qualifies for a 3/4 instead of a 2/3 grant of new project costs.

This is to inform you that the Authority reserves the right to any special qualifications that may be due the City under the provisions of the 1961 Housing Act. You are, therefore, respectfully requested to make the necessary adjustments in the project cost figures as required.

LOWELL HOUSING AUTHORITY
LOWELL, MASSACHUSETTS

Mr. Charles J. Horan - 2 July 11, 1961.

Certification by the U. S. Department of Commerce that Lowell is a qualified distressed area is attached to this transmittal letter.

Very truly yours,

Executive Director
For the Authority.

JJMcP/jim
Enclosures

COPY

July 10, 1961

John J. McPadden, Executive Director
Lowell Housing Authority
18 Market Street
Lowell, Massachusetts

Dear Mr. McPadden:

Transmitted herewith, in accordance with the Contract for Personal Services by and between the City of Lowell and Lowell Housing Authority dated August 1, 1960, are six (6) complete binders containing all of the items required in the Final Project Report Check-list. This transmittal completes the work required in the referred to contract.

I would like to point out that this material was prepared over a ten month period, and that within the past few days, President Kennedy signed into law the Housing Act of 1960, which has a provision that may permit Lowell to get a 3/4 capital grant for this project instead of the standard 2/3rd grant. Accordingly, I have in the past few days amended a few of the forms to reflect this change. The amount of the federal temporary loan submitted to you in the form of a "Resolution of Lowell Housing Authority" in the amount $4,836,707 is based on the 3/4 formula. As soon as additional federal forms are available, I will amend the entire group of forms to reflect this change.

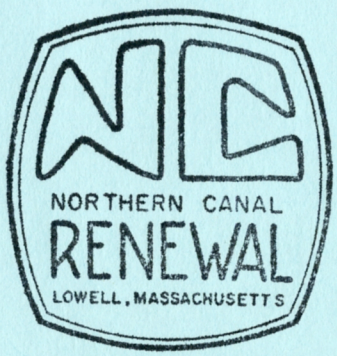
I would also recommend that you submit with your transmittal letter copies of the attached U. S. Department of Commerce letter dated June 9, 1961 designating Lowell as a "Redevelopment Area".

Respectfully submitted,

Charles M. Zettek,
Planning Director

CMZ/vms
Enclosures

May 1961



FINAL PROJECT REPORT

FINAL PROJECT REPORT

PART I

LOWELL HOUSING AUTHORITY

LOWELL, MASSACHUSETTS

NORTHERN CANAL

UR MASS. R-16

MAY 1961

MASTER BINDER NO. 9

FINAL PROJECT REPORT PART I NORTHERN CANAL RENEWAL AREA LOWELL, MASS.

Code No.	Description	Refer
R 201	Application for Loan and Grant	See Form No. H-612 attached
R 202	Request for Adoption of Salary Determinations made under State or Local Laws	Form No. H-648 submitted under separate cover.
R 203	Project Photographs	Submitted under separate cover
R 211	Community Requirements Data	
	(1) Workable Program	Submitted to New York office URA on April 12, 1961
	(2) None	
	(3) Non applicable	
R 212	Project Area Report	
	(1) No changes	
	(2) (a) Boundaries of Project Area	See map R-212(2)(2) & (b) attached
	(b) Boundaries of Clearance & Rehabilitation Sections	See map R-212(2)(a) & (b) attached
	(c) Building Deficiencies Per Block	See map R-212(2)(c) attached
	(d) Property Map & Building Map	See map R-212(2)(d) attached
	(e) Land Use Map	See map R-212(2)(e) attached
	(3) (a) Form H-6120	Form attached
	(b) The City of Lowell Health Department Housing Code, adopted by the Board of Health in accordance with authority given in Section	

Code No.	Description	Refer
R 212 (cont'd)	31, Chapter III, Gen. Laws of the Commonwealth of Massachusetts, and the Building Code of Lowell, Massachusetts was the basis for data reported on Form H-6120. Copies of Dwelling Unit and Structure Inspection Forms are attached showing criteria used in classifying structures as sub-standard. A field survey inspection was conducted on a building by building basis, with 100% of the structures examined for exterior conditions and 81% of the dwelling units inspected for interior conditions. Complete records are on file in the City Planning Department office in which the attached structure and dwelling forms are filed by block numbers.	See copies attached as Exhibit "A"
	(c) Mixed properties assigned residential character contain more than 51% of the floor space for residential use.	

Code No.	Description	Refer

R 212 (cont'd) Vacant parcels of land assigned residential character were predominantly used for residential parking and/or were intermingled with improved residential parcels when checked by a City Planning Field Survey, 1959.

(d) Non applicable.

(4) Non applicable

(5) Non applicable

(6) (a) 96% of the residential structures in the two clearance areas are substandard by the City of Lowell Health Department Housing Code standards. The clearance areas are built-up blighted, substandard and deteriorating areas where 85% of all structures, residential and non-residential, are substandard. The areas have deteriorated to the point where public action is necessary to prevent further social and economic decline. The financial problems alone to rehabilitate the two areas would be insurmountable.

(b) The two clearance sections meet the

FINAL PROJECT REPORT PART I NORTHERN CANAL RENEWAL AREA LOWELL, MASS.

Code No.	Description	Refer
R 212 (cont'd)	requirements for clearance of built-up areas. See Page 3 of Form H-6120 Section G. 95% of all the residential structures and 85% of all structures in the two areas are sub-standard by reasonable criteria.	
	(c) There are no basically sound properties in the clearance areas that involve unusually high acquisition costs.	
R 213	Report on Planning Proposals.	
	(1) Urban Renewal Plan	See Plan attached
	(2) Zoning Proposals	
	(a) Existing Zoning	See Map R-213(2)(a) attached
	(b) Proposed Zoning	See Map R-213(2)(b) & (c) attached
	(c) Identification of Zoning District Changes	See Map R-213(2)(b) & (c) attached
	(d) Proposed zoning changes will be submitted to the Lowell City Council for adoption after the Renewal Plan has been approved by the Council and before any land is acquired in the Re-	

Code No.	Description	Refer
R 213 (cont'd)	newal Area. Council action on proposed zoning will be spelled out in the Cooperation Agreement approved by the Council with the Plan.	
	(e) The City of Lowell Planning Board will give preliminary approval of the proposed zoning changes at the same time they approve the Renewal Plan. Final approval will come when action is referred to the Board by the City Council as required by Mass. General Laws.	
(3)	(a) In conformity with the General Plan, the urban renewal area will provide three different types of land use, (1) Industrial, (2) Public, and (3) Residential. In addition, a small section in the residential area along Merrimack Street will be continued in commercial use. The proposed industrial use is	

Code No.	Description	Refer
R 213 (cont'd)	in the area outlined as clearance area II on Map No. I, entitled "Area Boundaries" code number R-212. Planning studies have indicated that the highest and best use for clearance area II, which is presently sub-standard and blighted residential, should be for industrial uses. Clearance area II is bounded by existing industries to the north and by a canal to the south. It is in a central location in respect to labor supply, is accessible by rail and major streets, the site is generally level and the area is serviced by all underground utilities. In addition, the City needs to expand the industrial tax base. The Northern Canal is 100 ft. wide and beyond it will be a new highway, both providing a buffer strip between the industrial area and the proposed rehabilitated resi- dential area. The only exception to	

Code No.	Description	Refer
R 213 (cont'd)	the objective of the General Plan to have industry north of the Northern Canal will be that part of clearance section II designated for public education reuse between Pawtucket Street and the Merrimack River. This area is being reserved for the expansion of Lowell Technological Institute in accordance with a master plan of the Institute proposed by the Commonwealth of Massachusetts. This master plan now nearing completion will soon be published (For details see also Market Analysis reports under separate cover).	
	Clearance area I is largely reserved for public uses. It will provide sites for public government buildings as well as high school educational buildings. This use is also in conformity with the City's General Plan designed to remove public uses from the hard core	

Code No.	Description	Refer
R 213 (cont'd)	of the business district, and to provide adequate space for them in a central location adjacent to the central business district. These sites reserved for public use will compliment the existing City Hall and City Library to the south of the area and the existing Lowell High School to the east of the area. A portion of clearance area I is being considered for intown garden apartments. This is in theory an extension of the residential rehabilitation area into the civic center area. It is felt that the nearness of this area to the center of the city plus the improved environment that will be created by the new civic buildings and landscaping will provide an excellent location for intown garden apartments to extend and compliment the residential uses in the rehabilitation area. The rehabilitation area as outlined in	

Code No.	Description	Refer
R 213 (cont'd)	the "Area Boundaries" map will be reserved for residential re-use and rehabilitation, with the exception of a small area to the south along Merrimack Street that is now a thriving commercial area. It is contemplated in the reuse plan to improve and rehabilitate this commercial center as much as possible. Parking facilities will be one of the main features of the plan to improve the commercial activities.	
	(b) In order to implement the Urban Renewal Plan, certain restrictions and controls must be imposed on acquired properties. These controls have been introduced to prevent speculation of land, insure improvements within a reasonable period of time, insure the reuse of land in accordance with the Urban Renewal Plan and the General Plan. These controls shall be of 30 years duration.	
	(c) It is felt that the proposed zoning	

Code No.	Description	Refer
R 213 (cont'd)	and other codes and regulations for the project area will satisfactorily protect the project from deteriorating elements. The City will enforce Sanitary and Building Codes which have recently been revised by the State Legislature and adopted by the city. These codes reflect the latest concepts in protecting an area from future decay.	
	(d) Existing streets have been modified to provide better traffic circulation; eliminate dangerous intersections, discourage through traffic in a residential neighborhood (the rehabilitation area) and provide better access to proposed industrial land.	
	(e) None	
	(f) Certain properties identified as parcels 1-2 and 2-1 (Refer to Property Map) located within the clearance section are excluded from acquisition because the present use is in accord with the proposed land	

Code No.	Description	Refer
R 213 (cont'd)	use, the owners have expressed the desire to remain at their present location and favor recommendations which will improve the area in accordance with the Urban Renewal Plan.	

Parcel 3-3 (Refer to Property Map), although not in conformity with the proposed land use, being a Day Nursery, is a standard structure of fine architectural quality and is a historical building of local value, It serves its intended purpose usefully and would not constitute a detrimental influence on the proposed industrial land use nor would it be subject to harmful environmental conditions from the surrounding proposed uses.

Parcels 24-2 and 24-6 (Refer to Property Map) are standard structures and are not detrimental to the proposed land use and would require unjustifiably high acquisi-

Code No.	Description	Refer
R 213 (cont'd)	tion costs.	
	(g) Immediately adjacent to the City Hall area and the renewal boundary along Merrimack Street exists a small commercial district. In conformity with the general plan of the neighborhood, this existing commercial district should be expanded and modernized within the urban renewal area. This addition would create a Northern Canal Neighborhood Shopping Center which would serve the entire neighborhood more adequately and also afford the opportunity to provide parking facilities to serve the commercial district.	
	Recreational facilities are non-existent in the Urban Renewal Area at the present time. The proposed "Tot-Lots" and playground space adjacent to	

Code No.	Description	Refer
R 213 (cont'd)	existing school sites should adequately serve the residential neighborhood. There is a large district park only two blocks south of the project boundary. Public facilities have been grouped in a City Civic Center which will function more economically, serve the public more adequately and will replace several older structures presently located in the project area and throughout the Central Business District.	
	(4) Land Uses Land use designations have been carefully analyzed to determine the best possible use of the land in the urban renewal area. Industrial, commercial, residential and public uses of land conform to the Neighborhood Analysis Studies and General Plan studies officially in use by the City Planning Department.	

Code No.	Description	Refer

R 213 (cont'd) Thoroughfares

The major circulation flow is presently concentrated on Moody, Merrimack, Aiken and Pawtucket Streets. With slight modification of existing streets and the creation of a new street, a better vehicular traffic flow will be accomplished to serve the urban renewal area more efficiently and eliminate the use of residential streets as through traffic ways.

Recreation

Currently, the only recreational facilities within the urban renewal area are the small school playgrounds. Recognizing the need for recreational facilities in a residential area, certain sites have been selected to satisfy these needs by expansion of the existing school playground facilities and provisions for tot-lot areas. The proposed Civic Center will combine two isolated civic use areas

Code No.	Description	Refer
R 213 (cont'd)	into one centrally located community facility area adjacent to the Central Business District, and in conformity to the detailed Central Business District Plan.	
	The General Plan is used as the official guide to the development and redevelopment of the City. The Planning Board, other departments and agencies of the City Government are in constant contact with the Planning Department and follows the General Plan recommendations as submitted by the Planning Director. The attached letter from the City Manager (See letter attached as Exhibit "B") states that the General Plan is the official guide for the City's development and redevelopment.	
(5) (a)	The General Plan is the official city guide for development and redevelopment within the City of Lowell. The Urban Renewal Plan for the Northern Canal is an outgrowth of recommendations of the General Plan and Neighbor-	

Code No.	Description	Refer

R 213 (cont'd)

hood Analysis for this particular area. The Workable Program supports the Urban Renewal Plan in that it recognizes the City's problem and prescribes a definite course of action.

(b) The Urban Renewal Plan, guided by the General Plan, has a definite relationship to local objectives as follows:

(1) It will remove a large number of sub-standard housing structures that have fallen below safe and sanitary standards.

(2) Increases land area for industrial needs.

(3) Improves Community Facilities by creation of a centrally located Civic Center, and by removing public buildings from the hard core of the CBD.

(4) Provides sound regulations and controls to obtain a standard, high density residential neighborhood.

Code No.	Description	Refer
R 213 (cont'd)	(5) Improvement of traffic through eliminations, modification and construction of new streets.	
	(6) Provides recreational facilities where previously they were almost non-existent.	
	(7) Will provide public improvements of street and sidewalk repairs, relocation and installation of sewer and water lines which will be beneficial to the entire neighborhood.	
	(8) Will provide needed space for the expansion of Lowell Technological Institute.	
	(9) Will give improved rail service to existing industries within and adjacent to the Renewal Area.	
R 214	Report on Minority Group Considerations Non applicable	
R 221	Conservation Report (A) It should be pointed out that the basic objective of the City in conservating	

Code No.	Description	Refer

R 221 (cont'd) this area is to maintain as near as possible the private low-rent character of this section of the city while at the same time imposing code standards that will upgrade the housing units to at least minimum standards for human habitation. Average existing private rentals in this area today range between $35 and $40 a month (i.e. unfurnished and unheated).

In order to successfully carry out the objectives in the Urban Renewal Plan, it was felt that conservation could be accomplished without changing the entire character of the neighborhood from a low, low-middle income area to a high income area.

1. The codes which are to be enforced in the conservation area assure the primary objectives for the general upgrading of the entire neighborhood without distrubing the income group of the area.
2. The City recently adopted the State of Massachusetts Sanitary Code,

Code No.	Description	Refer
R 221 (cont'd)	which now gives the City a legal basis to enforce minimum housing standards. Sections of the City's Zoning Ordinance are currently being revised by the Planning Department. A Sub-division Ordinance was recently adopted by the City. The City's Building Code is being studied for a major revision.	
	3. Conservation Requirements. F.H.A. requirements are outlined in the attached Exhibit "F" dated June 26, 1961. These requirements are essentially the same as the existing City codes and ordinances relative to housing as required in the Urban Renewal Plan. Residential and non-residential properties which do not require or for which F.H.A. assistance is not anticipated, will be required to comply with the very specific regulations and restrictions set forth in the Urban Renewal Plan.	See Exhibit "F" attached.

Code No. | Description | Refer

R 221 (cont'd)

(B) The Planning Department conducted a structure by structure survey to ascertain the physical conditions of buildings within the Urban Renewal Area. From this survey, a financial feasibility analysis was conducted for each of the structures which were to remain in the conservation section.

Through the Planning Department analysis, structures shown as remaining can successfully be rehabilitated by owners within a rental range of $60 to $70 a month and give the owner an adequate return on his investment. An informal meeting with representatives from F.H.A. concluded, from structures selected at random, that the feasibility for rehabilitation appears to be good.

1. Summary

Of the 73 residential structures remaining in the conservation area, the anticipated extent of repairs

Code No.	Description	Refer
R 221 (cont'd)	and improvements required for typical property is as follows: About 25% of the structures will be required to provide dual egress, 19% need additional toilet facilities, 34% will be required to provide additional baths; 9% of the structures will be required to take corrective measures to eliminate windowless rooms; 26% will have to correct sleeping area crowding; 13% of the structures will be required to correct total area crowding; 46% need repairs on exterior stairs; 9% must improve the foundation walls of their structures; 10% must repair outside walls; 50% of the structures need interior stair repairs; 46% will need repairs on porch or hall floors; 5% of the structures must correct chimney defects; 19% of the structures must take corrective measures to supply hot water to the dwelling units.	

Code No.	Description	Refer

R 221 (cont'd)

The City Planning Department has on file a complete cost estimate and analysis for repairs on all structures to be rehabilitated. (See analysis form attached as Exhibit "C"). The estimated cost of repairs on typical properties will be approximately $3,000-$8,000; anticipated increase in property values will be approximately 15% to 25%.

2. A field survey of each structure conducted by the Planning Department indicated:

a. Certain basic deficiencies exist in a majority of the structures throughout the area. The deficiencies that exist and the percentages of structures which have these deficiencies are listed in paragraph I a above. "After appraisal" of the area will show an elimination of the deficiencies (described in paragraph I a) within an estimated 5 year time period, thus it is the intention of

Code No.	Description	Refer
R 221 (cont'd)	the Plan that the entire neighborhood will be upgraded physically, environmentally and financially within 5 years.	
	b. Analysis of structures as to the financial burden they will be required to absorb shows that the average debt will be approximately $5,000 compared to the average value of the structures of $20,000, thus indicating that the debt carrying capacity of the structures is sufficient to carry out the conservation program.	
	c. Property owners have expressed the opinion from the time of the initial structural survey that they would be willing to rehabilitate their structure to the acceptable City standards provided that these stardards were within reason. Members of the Local Builder's Association have indicated, that if for some reason property owners did not wish to	

Code No.	Description	Refer
R 221 (cont'd)	rehabilitate their structure, (and provided the feasibility of rehabilitation was sound), they would be willing to purchase these structures and rehabilitate them. All owners contacted stated they had or could obtain funds to undertake a reasonable amount of repairs.	
	d. For investment properties, the increase in income is limited because of the income of the tenants. One of the basic objectives of the conservation area is to upgrade the neighborhood without uprooting the families now living in the area. With this basic objective in mind, it will be difficult for investment properties to maintain the same percentage return on their property that they enjoyed before minimum standards are strictly enforced. However, structures should show a substantial increase in value because of individual structure im-	

Code No.	Description	Refer

R 221 (cont'd) provements and because of upgrading of the general neighborhood.

e. None

3. None

C. Rehabilitation has been explained to the City's leading lending institution, and the President has expressed his opinion that they would be willing to participate in financing rehabilitation in this area (See Ryan Market Analysis Report for details). Ryan Report under separate cover.

1. Union National Bank of Lowell, Homer Bourgeois, President

. St. Jean D'Arc Credit Union Homer Bourgeois, President

2. F.H.A. assistance is anticipated.

D. Working with the Church in the project area, which serves as a nucleus for the neighborhood, it is hoped that neighborhood organizations can be initiated for voluntary repairs and improvements. Civic groups such as the League of Women Voters and the Chamber of Commerce have participated in a detailed

Code No.	Description	Refer

R 221 (cont'd)

analysis of the Renewal Area plus the objectives of a citywide improvement and repair campaign. The L.P.A. Executive Director Relocation and management staff will cooperate with property owners in the area to help provide service and organizational information.

E. 1. The proposed administrative organization under the direction of the Redevelopment Director is shown in Exhibit "D". See "Organization Chart" attached as Exhibit "D"

2. Other organizations participating in the Conservation Program will include the Building Department whose duties will involve the enforcement of the Building and Zoning Ordinances, the Health Department whose duties will involve the enforcement of the Sanitary and Plumbing Ordinances, and the Department of Wires whose duties involve the enforcement of the Electrical Code.

3. Staff members will be sent to the nearest large city conducting a success-

Code No.	Description	Refer

R 221 (cont'd) ful conservation program and will study their methods and results. Improvements will be made where possible.

F. At present, no special conditions or problems relating to conservation are anticipated.

G. 1. A close working relationship between the Lowell Housing Authority and Church authorities in the neighborhood is anticipated whereby conferences with the Church and LPA offices will be held and progress in rehabilitation will be evaluated and future actions planned for the successful rehabilitation of the conservation area. The Church will then be able to encourage their parishioners and other people residing in the area, through counseling, to greater efforts in rehabilitation. Citywide publicity will further encourage conservation activities through business and civic organizations and newspaper

Code No.	Description	Refer
R 221 (cont'd)	articles.	
	2. Structural surveys have been completed on all the structures remaining in the conservation area.	
	3. Sample letter to owners and occupants in the conservation area. See attached Exhibit "E".	See attached sample letter Exhibit "E"
	4. The Authority and agencies participating in the conservation program will render what ever assistance they can in dealing with any hardship case. Owners who refuse to cooperate will be subject to penalties prescribed by the respective codes and ordinances which are violated. Should owners still refuse to cooperate, steps will be taken to acquire such property as outlined in the Urban Renewal Plan.	
	5. A close working arrangement is anticipated between staff members of the different departmental agencies, whose responsibilities are code enforcement and the conservation staff of the Housing Authority. Certain public improvements will be undertaken almost	

Code No.	Description	Refer
R 221 (cont'd)	immediately to provide an incentive to property owners. Municipal services such as fire and police protection and the collection of garbage and trash are adequate at the present time.	
	6. The Housing Authority intends to provide to interested owners practical and economical ways to accomplish improvements by referring them to local contractors who have expressed a willingness to assist in the project. The Authority believes that arrangements can be made for assistance and counseling by the local lending institutions to property owners for financing improvements and repairs. Authority staff members will undertake the responsibility for informing owners, from time to time, of planned objectives both public and private.	
	7. No demonstrative home or office is planned.	
R 222	Land Acquisition Report	See attached report.

FINAL PROJECT REPORT PART I NORTHERN CANAL RENEWAL AREA LOWELL, MASS.

Code No.	Description	Refer
R 223	Relocation Report	See attached report.
R 224	Project Improvements Report	See attached report.
R 225	Land Disposal Report	See attached report.
R 226	Financing Report	See attached report.
R 231	Legal Data	See attached report.

FORMS

Form approved
Budget Bureau No. 63-R610.7

H-612
(11-60)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

APPLICATION FOR LOAN AND GRANT

(Slum Clearance and Urban Renewal Program)

INSTRUCTIONS: Prepare original and 4 conformed copies for HHFA. Place original in Binder No. 1, copies in Binders No. 2, 3, 4, and 5.

PROJECT LOCALITY: Lowell, Massachusetts

PROJECT NAME: Northern Canal

PROJECT NUMBER: Mass. R-16

DATE RECEIVED *(To be filled in by HHFA)*:

A. CORPORATE NAME OF APPLICANT

Lowell Housing Authority

B. SUBMISSION

[X] INITIAL APPLICATION

[ ] REVISION OF PREVIOUSLY APPROVED APPLICATION DATED _____, 19____, FOR PURPOSE OF:

[ ] CHANGE IN PROJECT AREA BOUNDARIES
[ ] REVISION IN PROJECT CAPITAL GRANT
[ ] REVISION IN TEMPORARY LOAN
[ ] REVISION IN RELOCATION GRANT
[ ] OTHER *(Explain)*

C. REPAYMENT OF ADVANCES

Upon undertaking this project, the Applicant will repay, with interest, Title I advances in the sums indicated and in accordance with the contracts shown below:

ADVANCE CONTRACT NUMBER	AMOUNT OF CONTRACT	AMOUNT ADVANCED UNDER CONTRACT
Mass. R-16(A)	$ 82,900	$ 65,271
	$	$
	$	$

D. EXISTING FEDERAL AUTHORIZATIONS

Estimated survey and planning costs for this project, in accordance with the most recent approved Survey and Planning Budget No. 4, approved by HHFA on June 29, 1961: $ 82,900

E. TYPE AND AMOUNT OF FUNDS BEING APPLIED FOR

TYPE *(Check applicable items)*	TOTAL AMOUNT	*COMPLETE ONLY IF REVISION* AMOUNT OF CHANGE (+) *or* (−)
	* 4,836,707	
[ ] TEMPORARY LOAN	$ 4,593,826	( ) $
[ ] PROJECT CAPITAL GRANT [X] 2/3 BASIS [ ] 3/4 BASIS	* 4,185,927 $ 3,943,046	( ) $
[ ] RELOCATION GRANT	$ 154,500	( ) $

F. PROGRAM * Housing Act of 1961; 3/4 Grant for Distressed Areas

[X] TITLE I OF THE HOUSING ACT OF 1949, AS AMENDED TO DATE
[ ] TITLE I OF THE HOUSING ACT OF 1949, AS AMENDED PRIOR TO THE HOUSING ACT OF 1954

(Over)

G. APPLICATION

The Applicant hereby applies to the United States of America for the financial assistance indicated in Block E above, under the provisions of Title I as identified in Block F above, to aid in financing the project described in this application.

H. SUPPORTING DOCUMENTATION

The documentation submitted in support of this application shall be considered part of this application.

I. ESTIMATED COMPLETION DATE OF PROJECT EXECUTION STAGE: December 31, 19 66

(Complete the following estimated time schedule of major steps in executing the project)

PROJECT ACTIVITY	STARTING DATE *(Month and Year)*	COMPLETION DATE *(Month and Year)*
1. Land acquisition	1.1.62	12.31.64
2. Relocation of site occupants	1.1.62	7.16.64
3. Demolition and site clearance	7.1.62	12.31.64
4. Site preparation, including installation of project improvements	7.1.63	12.31.65
5. Disposition of land in project area	7.1.63	12.31.66
6. Conservation or reconditioning, to meet project completion requirements	1/1.62	12.31.66

J. PROJECT AREA BOUNDARIES

The project area herein described is the identical area covered by the Urban Renewal or Redevelopment Plan as approved by the governing body of the Local Public Agency on July 11, 19 61.

(Describe boundaries of project as set forth in such Plan and attach to this application)

K. EXECUTION

IN WITNESS WHEREOF, the Applicant has caused this application to be executed in its name, and its seal to be hereunto fixed and attested, this 11th day of July, 19 61.

[SEAL]

LOWELL HOUSING AUTHORITY
Corporate Name of Applicant

By _____
Signature

CHAIRMAN
Title

18 MARKET STREET
Address

LOWELL, MASSACHUSETTS
City and State

GPO 903180

A - DESCRIPTION OF URBAN RENEWAL AREA

1. The Urban Renewal Area is clearly described on the attached Map No. 1 entitled "Area Boundaries" dated December 14, 1960. The perimeter boundary description follows:

Starting at the corner of Dutton and Moody Street, running northwesterly along Moody Street to Colburn Street, then southwesterly along Colburn Street to Merrimack Street, then northwesterly along Merrimack Street to Pawtucket Street, then northeasterly along Pawtucket Street to Melvin Street, then northerly along Melvin Street to Merrimack River, then northeasterly along river bank approximately 1200 feet more or less to land owned by Stop and Shop, Inc., then southerly along said Stop & Shop, Inc. land to Pawtucket Street then southeasterly along Perkins Street to Suffolk Street, then southwesterly along Suffolk Street to Hall Street, then northwesterly along Hall Street to Cabot Street, then southwesterly along Cabot Street to the northern side of the Northern Canal, then southeasterly along the Northern Canal to the easterly side of Western Canal, then northeasterly along Western Canal 120 feet more or less, then southeasterly through land owned by the Merrimack Manufacturing Company for 240 feet more or less to Tremont Street, then northeasterly along Tremont Street for 50 feet more or less, then southeasterly across land owned by the Courier Citizen Company for 180 feet more or less to a private street (formerly Tilden Way) then northeasterly 100 feet more or less along railroad spur track and along property line of Merrimack Manufacturing Company, then southeasterly through land owned by Merrimack Manufacturing Company 380 feet more or less, then northeasterly through land owned by Merrimack Manufacturing Company 190 feet more or less, then southeasterly through land owned by Merrimack Manufacturing Company 180 feet more or less to Worthen Street, then southeasterly along a public way for 140 feet more or less, then northeasterly along a private way for 120 feet more or less, then southeasterly along a private way for 120 feet more or less to Dutton Street (a private street), then southwesterly down Dutton Street to the Intersection of Dutton and Moody Streets, which is the point of beginning.

Form approved
Budget Bureau No. 63-R884.4

H-6120
(3-61)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

SUMMARY OF PROJECT DATA
(Urban Renewal Program)

PROJECT LOCALITY: LOWELL MASS

PROJECT NAME: NORTHERN CANAL

PROJECT NUMBER: UR MASS. R-16

INSTRUCTIONS: Place original and 2 copies in Binder No. 1, and one copy each in Binders No. 2, 3, 4, and 5.

A. CATEGORY OF PROJECT ELIGIBILITY *(Check one; see Urban Renewal Manual, Chapter 3-2)*

CATEGORY	PRESENT CHARACTER OF AREA	EXTENT OF PRESENT DEVELOPMENT	PROPOSED REUSE
[X] I	Predominantly residential	Built up	Any
[ ] II	Predominantly residential	Predominantly open land	Any
[ ] III	Not predominantly residential	Built up	Predominantly residential
[ ] IV	Not predominantly residential	Predominantly open land	Predominantly residential
[ ] V Nonresidential Exception	Not predominantly residential	Built up	Not predominantly residential
[ ] VI Nonresidential Exception	Not predominantly residential	Predominantly open land	Not predominantly residential
[ ] VII College and University	Any	Built up	Any
[ ] VIII College and University	Any	Predominantly open land	Any
[ ] IX	-	Open land	Predominantly residential
[ ] X	-	Open land	Not predominantly residential

B. TYPE OF TREATMENT OF AREA

[ ] CLEARANCE AREA ONLY *(Complete Blocks C, F, and G)*

[ ] CONSERVATION AREA ONLY *(Complete Blocks C, H, and I)*

[X] COMBINATION OF CLEARANCE AND CONSERVATION SECTIONS *(Complete Blocks C through I)*

[ ] RECONDITIONING AREA ONLY *(Complete Blocks C, H, and I)*

SUBMITTED BY:

Date

CHARLES M. ZETTEK
Signature

LOWELL PLANNING DEPT FOR LOWELL HOUSING AUTHORITY
Local Public Agency

PLANNING DIRECTOR
Title

Code No. R-212 (3)(a)

Code No. R-212 (3)(a)

C. ENVIRONMENTAL DEFICIENCIES *(Check and complete one)*

[X] No change in descriptions given on Form H-6101, *Urban Renewal Area Data,* Block J, submitted for this project on NOVEMBER 17, 1958

[ ] See following descriptions

CONDITION	DESCRIPTION OF EXTENT TO WHICH CONDITION EXISTS *(Give source of information. If additional space is required, continue on a plain sheet and attach to this form)*
1. Overcrowding or improper location of structures on the land	
2. Excessive dwelling unit density	
3. Conversions to incompatible types of uses, such as roominghouses among family dwellings	
4. Obsolete building types, such as large residences or other buildings which through lack of use or maintenance have a blighting influence	
5. Detrimental land uses or conditions, such as incompatible uses, structures in mixed use, or adverse influences from noise, smoke, or fumes	
6. Unsafe, congested, poorly designed, or otherwise deficient streets	
7. Inadequate public utilities or community facilities contributing to unsatisfactory living conditions or economic decline	
8. Other equally significant environmental deficiencies	

DATA ON PROJECT AREA

(Complete this page only if project area includes both clearance and conservation sections)

D. PRESENT CHARACTER, CONDITION OF BUILDINGS, AND PROPOSED LAND USES

(Areas shall be shown to nearest tenth of an acre. Total area within perimeter boundaries of the project shall be accounted for, excepting only any sizable interior areas which have been excluded from the project area. Meanings of terms are identical with those in Urban Renewal Manual, Ch. 3-2, and criteria for "Building Deficiencies" in Ch. 3-1)

ITEM	ACREAGE						CONDITION OF BUILDINGS		ACREAGE BY PROPOSED LAND USES
	TOTAL	BY PRESENT CHARACTER			BY PROPOSED ACQUISITION		TOTAL BUILDINGS	NUMBER WITH DEFICIENCIES	
		IMPROVED		UNIMPROVED	TO BE ACQUIRED	NOT TO BE ACQUIRED			
		WITH BLDGS. OR STREETS	W/OTHER IMPROVEMENTS						
TOTAL	95.6	86.4	7.6	1.6	60.4	35.2	349	304	95.6
1. Streets, Alleys, Public Rights-of-Way, Total	33.2	33.0		.2	11.8	21.4			28.5
a. Major Transportation	0	0		0	0	0			0
(1) With Federal Highway Aid									0
(2) Without Federal Highway Aid									0
b. Other Streets, Alleys, Public Rights-of-Way	33.2	33.0		.2	11.8	21.4			28.5
2. Residential, Total	34.4	30.6	3.8	0	25.5	8.9	281	250	30.3
a. Dwelling Purposes	27.2	27.2	0	0	20.6	6.6	271	250	19.4
b. Related Public or Semipublic Purposes	7.2	3.4	3.8	0	4.9	2.3	10	0	10.9
3. Nonresidential, Total	26.0	22.8	3.8	1.4	23.1	4.9	68	54	36.8
a. Commercial	14.9	14.0	.9	0	12.8	2.1	59	48	3.2
b. Industrial	11.1	8.2	2.9	0	8.9	2.2	8	6	23.3
c. Public or Semipublic (Institutional)	.6	.6	0	0	0	.6	1	0	10.3
d. Open or Unimproved Land Not Included in 3a, b, or c above	1.4			1.4	1.4	0			

E. CONTEMPLATED TREATMENT

ITEM	TOTAL NUMBER	NUMBER TO BE CLEARED	NUMBER DESIGNATED FOR CONSERVATION OR RECONDITIONING	NUMBER TO BE RETAINED WITHOUT TREATMENT	NUMBER FOR WHICH TREATMENT NOT YET DETERMINED
1. Area *(in Acres)* of Parcels With Buildings	61.0	48.6	8.0	4.4	0
2. All Buildings	349	253	78	18	0
a. Residential Buildings	271	198	66	7	0
b. Nonresidential Buildings	78	55	12	11	0
3. All Dwelling Units	1644	1151	387	106	0
a. In Buildings With Deficiencies	1420	1059	349	12	0
b. In Standard Buildings	224	92	38	94	0

DATA ON CLEARANCE AREA, OR CLEARANCE SECTION OF PROJECT AREA

F. PRESENT CHARACTER, CONDITION OF BUILDINGS, AND PROPOSED LAND USES

(Areas shall be shown to nearest tenth of an acre. Meanings of terms are identical with those in Urban Renewal Manual, Chapter 3-2, and criteria for "Building Deficiencies" in Chapter 3-1)

ITEM	ACREAGE						CONDITION OF BUILDINGS			ACREAGE BY PROPOSED LAND USES
	TOTAL	BY PRESENT CHARACTER			BY PROPOSED ACQUISITION		TOTAL BUILDINGS	NUMBER WITH DEFICIENCIES	NUMBER SUB-STANDARD WARRANTING CLEARANCE	
		IMPROVED		UNIMPROVED	TO BE ACQUIRED	NOT TO BE ACQUIRED				
		WITH BLDGS. OR STREETS	W/OTHER IMPROVEMENTS							
TOTAL	63.3	54.7	7.0	1.6	49.5	13.8	160	151	132	63.3
1. Streets, Alleys, Public Rights-of-Way, Total	20.8	20.6		.2	10.2	10.6				16.7
a. Major Transportation	0	0		0	0	0				0
(1) With Federal Highway Aid										0
(2) Without Federal Highway Aid										0
b. Other Streets, Alleys, Public Rights-of-Way	20.8	20.6		.2	10.2	10.6				16.7
2. Residential, Total	17.5	14.3	3.2	0	17.5	0	116	110	98	12.3
a. Dwelling Purposes	13.6	13.6	0	0	13.6	0	115	110	98	5.6
b. Related Public or Semipublic Purposes	3.9	.7	3.2	0	3.9	0	1	0	0	6.7
3. Nonresidential, Total	25.0	19.8	3.8	1.4	21.8	3.2	44	41	34	34.3
a. Commercial	11.9	11.0	.9	0	11.5	.4	35	35	28	.7
b. Industrial	11.1	8.2	2.9	0	8.9	2.2	8	6	6	23.3
c. Public or Semipublic (Institutional)	.6	.6	0	0	0	.6	1	0	0	10.3
d. Open or Unimproved Land Not Included in 3a, b, or c above	1.4			1.4	1.4	0				

G. CONTEMPLATED TREATMENT

ITEM	TOTAL NUMBER	NUMBER TO BE CLEARED	NUMBER DESIGNATED FOR CONSERVATION OR RECONDITIONING	NUMBER TO BE RETAINED WITHOUT TREATMENT	NUMBER FOR WHICH TREATMENT NOT YET DETERMINED
1. Area *(in Acres)* of Parcels With Buildings	41.1	39.3	0	1.8	0
2. All Buildings	160	156	0	4	0
a. Residential Buildings	115	115	0	0	0
b. Nonresidential Buildings	45	41	0	4	0
3. All Dwelling Units	704	704	0	0	0
a. In Buildings With Deficiencies	677	677	0	0	0
b. In Standard Buildings	27	27	0	0	0

DATA ON CONSERVATION OR RECONDITIONING AREA, OR CONSERVATION SECTIONS OF PROJECT AREA

H. PRESENT CHARACTER, CONDITION OF BUILDINGS, AND PROPOSED LAND USES

(Areas shall be shown to nearest tenth of an acre. Meanings of terms are identical with those in Urban Renewal Manual, Chapter 3-2, and criteria for "Building Deficiencies" in Chapter 3-1)

ITEM	ACREAGE						CONDITION OF BUILDINGS			ACREAGE BY PROPOSED LAND USES
	TOTAL	BY PRESENT CHARACTER			BY PROPOSED ACQUISITION		TOTAL BUILDINGS	NUMBER WITH DEFICIENCIES	NUMBER SUB-STANDARD WARRANTING CLEARANCE	
		IMPROVED		UNIMPROVED	TO BE ACQUIRED	NOT TO BE ACQUIRED				
		WITH BLDGS. OR STREETS	W/OTHER IMPROVEMENTS							
TOTAL	32.3	31.7	.6	0	10.9	21.4	189	153	89	32.3
1. Streets, Alleys, Public Rights-of-Way, Total	12.4	12.4		0	1.6	10.8				11.8
a. Major Transportation	0	0		0	0	0				0
(1) With Federal Highway Aid										0
(2) Without Federal Highway Aid										0
b. Other Streets, Alleys, Public Rights-of-Way	12.4	12.4		0	1.6	10.8				11.8
2. Residential, Total	16.9	16.3	.6	0	8.0	8.9	165	140	74	18.0
a. Dwelling Purposes	13.6	13.6	0	0	7.0	6.6	156	140	74	13.8
b. Related Public or Semipublic Purposes	3.3	2.7	.6	0	1.0	2.3	9	0	0	4.2
3. Nonresidential, Total	3.0	3.0	0	0	1.3	1.7	24	13	15	2.5
a. Commercial	3.0	3.0	0	0	1.3	1.7	24	13	15	2.5
b. Industrial	0	0	0	0	0	0	0	0	0	0
c. Public or Semipublic (Institutional)	0	0	0	0	0	0	0	0	0	0
d. Open or Unimproved Land Not Included in 3a, b, or c above	0			0	0	0				

I. CONTEMPLATED TREATMENT

ITEM	TOTAL NUMBER	NUMBER TO BE CLEARED	NUMBER DESIGNATED FOR CONSERVATION OR RECONDITIONING	NUMBER TO BE RETAINED WITHOUT TREATMENT	NUMBER FOR WHICH TREATMENT NOT YET DETERMINED
1. Area *(in Acres)* of Parcels With Buildings	19.9	9.3	8	2.6	0
2. All Buildings	189	97	78	14	0
a. Residential Buildings	156	83	66	7	0
b. Nonresidential Buildings	34	15	12	7	0
3. All Dwelling Units	940	447	387	106	0
a. In Buildings With Deficiencies	743	382	349	12	0
b. In Standard Buildings	197	65	38	94	0

EXHIBITS

STRUCTURE INSPECTION FORM

CITY PLANNING DEPARTMENT
CITY HALL, LOWELL, MASS.

Address _____ Inspected by _____
Name of Owner _____ Date _____
Address of Owner (if Absentee) _____

	Block Number	Struct-ure Number	Number Stories	Number D.U.'s	Number Toilets	Number Baths	Vacant Struc-ture
IBM	1 2 3	4 5	6	7			8

Number of garage and outdoor parking spaces available on lot _____

				IBM
EXTERIOR FINISH	Brick	1		9
	Wood	2		
	Comp. Siding	3		
	Mixed	4		
TYPE	Detached	1		10
	Semi-detached	2		
	Row	3		
USE OF STRUCTURE	Residential	1		11
	Res. & Commercial	2		
	Res. & Industrial	3		
	Res. & Professional	4		
	Res. & Rooming	5		

HOUSING CODE VIOLATIONS	YES	NO
Barrels not metal: not in good repair		
Garbage or rubbish around premises		
Chimney defective		
Loose or overhanging objects on building		
Gutters and downspouts defective		
Infestation		
Exterior steps defective		
Banisters missing on stairs of 3 risers or more		
Exterior stairs and rails unsafe		
Outside walls defective		
Foundation walls defective, holes or cracks		
Hatchways not weather or rodent-proof - defective		
Inside stairs or rails unsafe		
Inadequate lighting in Public halls		
Public Hall - plaster or other surface material broken or loose		
Porch or hall floors defective		
Railings on porches, balconies & accessible roofs missing or less than 36" high		
Cellar plumbing fixtures or pipes defective		
Furnace and pipes not in good repair		
Cellar, Hall and outside wiring or fixtures defective		
Sleeping in cellar		
TOTAL HOUSING CODE VIOLATIONS (Office Use Only)		IBM 12 13

Dwelling unit or units substandard ☐

SANITARY CONDITIONS:	Score	Code (1-3)	IBM
1. Rubbish containers defective (1,2)			
2. Garbage accumulated (2,6)			
3. Other refuse (1,2)			
SANITARY SCORE (Office Use Only)			14
DETERIORATION			
1. Exterior steps deteriorated (3,8)			
2. Exterior rails deteriorated (1,3)			
3. Outside walls & foundations: Holes, cracks, leaking, rodent infested (3,7)			
4. Inside stairs deteriorated (3,8)			
5. Inside rails deteriorated (1,3)			
6. Public hall walls, ceilings holes, breaks, loose (2,4)			
7. Porch or public hall floors (2,5) worn, holes, cracks, warping			
DETERIORATION SCORE (Office Use Only)		Code (1-3)	IBM 15

— OFFICE USE ONLY —

		Code (1-3)	IBM
SANITARY SCORE			
DETERIORATION SCORE			
TOTAL SUBSTANDARD SCORE			16
SUBSTANDARD CONDITION			17
COMPLETE STRUCTURE			18
INCOMPLETE STRUCTURE			19

DWELLING UNIT INSPECTION FORM

CITY PLANNING DEPT., CITY HALL, LOWELL, MASS.

	IBM
Block Number _____	1
	2
	3
Structure Number _____	4
	5

Name of Occupant: _____

Address: _____

Floor # _____ Apt. # _____

Inspected by: _____
Date _____
Checked by _____
Date _____

ECONOMIC DATA

				IBM
OCCUPANT	White Tenant	1.		6
	Non White Tenant	2.		
	White Owner	3.		
	Non White Owner	4.		
USE OF UNIT	Dwelling	1.		7
	Rooming House # Lodgers _____	2.		
	Dwelling & Comm.	3.		
	Unit Vacant	4.		
MONTHLY RENT	$ 0 - $39	1.		8
	$40 - 49	2.		
	$50 - 59	3.		
	$60 - 69	4.		
	$70 - 79	5.		
	$80 - 89	6.		
	$90 - Over	7.		
RENT INCLUDES	Furniture	1.		X
	Utilities	2.		
	Garage	3.		
		4.		

FAMILY INCOME	Weekly	or	Monthly	IBM
	$		$	9
	$		$	
	$		$	
Occupation or Trade				

Number cars in family _____

PHYSICAL DATA

	Room Sizes	Area	# of Beds	No outside Window
Kit.	x			
D.R.	x			
L.R.	x			
B.R.1	x			
B.R.2	x			
B.R.3	x			
B.R.4	x			
Other 1	x			
Other 2	x			

OVERCROWDING (Office Use Only)

		Code	IBM
Total Number Rooms			
Total Area			
Sleeping Area/Person			10
Area per Person			11
TOTAL OVERCROWING SCORE			

(Office Use Only)

HOUSING CODE VIOLATIONS I	Yes	No
1. Total area crowding (less than 150/100)		
2. Sleeping area crowding (less than 70/50)		
3. Windows less than 1/8 of floor space		
4. Windowless rooms (except bath or kit.)		
TOTAL HOUSING CODE VIOLATIONS I		X

SOCIAL DATA

HOUSEHOLD COMPOSITION

Males Age	Males Rel.		Females Rel.	Females Age
		1		
		2		
		3		
		4		
		5		
		6		
		7		
		8		

	IBM
Number of Occupants	12
Number of Families in D.U.	13
Unrelated persons in D.U.	

Head of family works in:

		IBM
Lowell, Greater Lowell, Boston	1	14
Elsewhere:	2	

Head of family is a veteran

		IBM
Yes	1	15
No	2	

No. of Children in Grammar School

		IBM
Private		16
Public		17

Length of Residence at this address:

		IBM
Less than 5 years	1	18
5-9 years	2	
10 years or more	3	

OFFICE USE ONLY

Public Housing - Eligibility

		IBM
Low Rent	1	19
Elderly	2	
Veteran	3	

BASIC DEFICIENCIES

	IBM
1. No Toilet or shared	20
2. No bath or shared	21
3. Water supply outside D.U.	22
4. Dual egress lacking	23
5. No electric lighting	24
6. Outside window lacking	25
7. Deterioration	26
8. Total area crowding	27
9. Sleeping area crowding	28
TOTAL BASIC DEFICIENCIES	29

SUMMARY

	Score	Code 1-3	IBM
1. Structure Substandard			
2. Overcrowding			
3. Facilities			
4. Deterioration			
5. Sanitation			
TOTAL SCORE			30

	IBM
Complete Dwelling Unit	31
Incomplete Dwelling Unit	32

HOUSING CODE VIOLATIONS II.	Yes	No	FACILITIES:	Score	IBM
No Kitchen Sink			1. No installed sink (6)		36
No Wash basin					
			2. No installed range (3) (gas, elec., oil or coal)		37
No refrigeration			3. No Refrigeration (10) (Ice or Mechanical)		38
Kitchen facilities shared			4. Kitchen facilities shared (8)		39
No Private toilet			5. Toilet 1. None available (45) 2. Shared (10) 3. Not working (4)		40
Bathroom floors not impervious to water					
Bathroom lacking window, duct or mechanical vent.			6. No bathroom ventilation (5)		41
No private bath			7. Bath 1. Outside D.U. (2) 2. None (20) 3. Cold water only (3) 4. Shared (8)		42
No water heating equipment			8. Water supply Cold only (8) Outside D.U. (10)		43
No dual egress			9. No dual egress 1. Second floor (20) 2. Third floor (30)		44
No electric lighting			10. No electric lighting (15)		45
Space Heater			11. No central heating (10)		46
TOTAL HSG. CODE VIOLATIONS II (Office Use Only)		X	FACILITIES SCORE (Office Use Only)		X
			FACILITIES CODE (1-3)		47

HOUSING CODE VIOLATIONS III.	Yes	No	DETERIORATION:	Score	IBM
Dwelling walls and ceilings cracks, holes, loose			1. Walls & ceilings - holes, breaks, loose (4,8)		48
Floors - holes, cracks, warping, worn			2. Floors - holes, cracks worn, warping (5,10)		49
Windows - Broken, defective			3. Windows - broken, loose, defective (2,5)		50
			DETERIORATION SCORE (Office Use Only)		X
			DETERIORATION CODE (1-3)		51
			SANITARY CONDITIONS:		
Plumbing leakage			1. Plumbing leakage (4)		52
Plumbing obstruction			2. Plumbing obstruction (4)		53
Water pressure low			3. Water pressure low (5)		54
Evidence of exterior wall of roof leaks			4. Walls and floors damp (5)		55
Basement dwelling damp					
Space heater defective or Not properly vented			5. Heater hazardous (5)		56
Wiring or fixtures defective			6. Wiring hazardous (5)		57
Temporary wiring					
Less than two outlets per room					
Infestation			Infestation (5)		58
TOTAL HSG. CODE VIOLATIONS III (Office Use Only)		X	SANITARY SCORE (Office Use Only)		X
			SANITARY CODE (1-3)		59

Rooming House Less than 1 toilet, wash basin and bath for every 6 occupants		

TOTAL HOUSING CODE VIOLATIONS	I		
	II		
	III		IBM
GRAND TOTAL			6061

Code No. R-213(4)

Exhibit B

-- COPY --
(Original sent with
Workable Program Submission)

May 25, 1961

Housing and Home Finance Agency
346 Broadway
New York, New York

Dear Sir:

I want to assure you that the General Plan was developed by our City Planning Department and that said General Plan is used as the official guide to the development and redevelopment of the City. Incorporated within the General Plan is the Land Use Plan, Major Thoroughfare Plan, Capital Improvement Program and Community Facilities Plan.

My office and other departments and agencies of our local city government are in constant contact with the Planning Department and for the past six years has followed the General Plan recommendations as submitted by the Planning Director.

Sincerely,

/s/ Frank E. Barrett
Frank E. Barrett,
City Manager

FEB/vms

COST ANALYSIS FOR REHABILITATION

A. Estimated cost of remodeling dwelling units including ceiling, walls, floors, plumbing and electrical fixtures:

D.U. No. | Structure No. in Block | Total Costs

1. FOR DWELLING UNITS ONLY

a. bathroom.....
b. kitchen.....
c. living room.....
d. ___ bedrooms.....
e. other rooms..... _____

total.....

1. FOR DWELLING UNITS ONLY

a. bathroom.....
b. kitchen.....
c. living room.....
d. ___ bedrooms.....
e. other rooms..... _____

total.....

1. FOR DWELLING UNITS ONLY

a. bathroom.....
b. kitchen.....
c. living room.....
d. ___ bedrooms.....
e. other rooms..... _____

total all dwelling units

---

2. FOR STRUCTURE OTHER THAN UNITS

a. basement.....
b. heating.....
c. wiring.....
d. entrance.....
e. stairs.....
f. hallways.....
g. roof.....
h. exterior walls.....
i. windows.....
j. other.....
k. dual egress.....
l. plumbing..... _____

total.....

Grand Total.....

Exhibit "C"

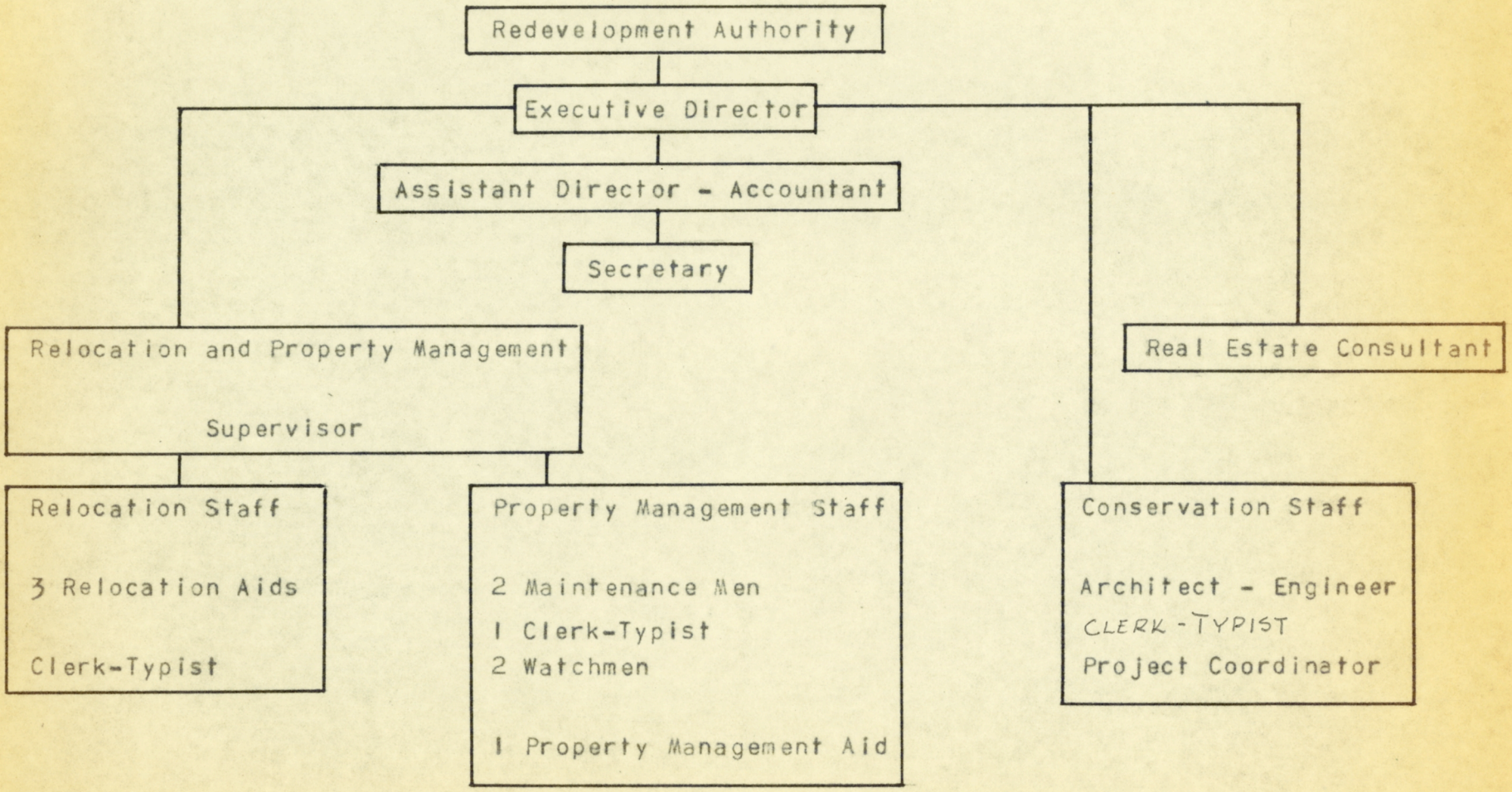
COST ANALYSIS FOR REHABILITATION

	Sub-Total	Grand Total
A - Remodeling costs Grand total from Page 1		
B - Engineering, Architectural and legal fees - 5% of A		
C - Financing		
1. Total costs A&B		
2. Mortgage on 70% of above.....		
D - Est. Operating Costs (Assessed Value after remodeling)..... 50% of Mkt. Value		
1. Operating Expenses		
a - janitor		
b - heating		
c - other		
2. Real Estate taxes-total		
3. Debt Service		
4. Depreciation in (40 years at 2½%)		
E - Est. Annual Income after remodeling		
1. ___ D.U.'s at $_____ per D.U.		
2. Other space		
3. Minus vacancy allowance 10%		
Total Income		

Code No. R-221 E 1

Exhibit "D"

ORGANIZATION CHART



Code No. 221 G3
Exhibit "E"

To: Property Owners and Occupants in the Northern Canal Area.

You are hereby notified that you are in an area that has been selected by the City of Lowell and the Federal Urban Renewal Administration for a general neighborhood improvement campaign. This neighborhood, which we have designated as a "Conservation Area", is bounded by Merrimack, Pawtucket, Ford, Suffolk, Moody and Colburn Streets.

The goal of "Conservation" involves upgrading the entire neighborhood by the voluntary rehabilitation of structures, (to comply with the City of Lowell's minimum code standards for human habitation and structural conditions) and thus create desirable physical and environmental living conditions.

Owners are encouraged to ask the advise of the Housing Authority before making any arrangements to improve their property. This advice is given to protect property owners from unnecessary or unwarranted expenditures. Permits for new construction, renovations or razing should not be issued until the owner has been advised by the Housing Authority how his property may be affected by scheduled improvements, clearance or changes in the area.

Sincerely,

Executive Director
Lowell Housing Authority

Code No. R-221 A3a
Exhibit "F"

Federal Housing Administration June 26, 1961

Boston, Massachusetts Insuring Office

CONSERVATION REQUIREMENTS
SECTION 220

Northern Canal Redevelopment Area
Lowell, Mass.

The following is provided for the information of owners and others concerned with mortgage insurance under Section 220 in connection with properties involving rehabilitation, in the Northern Canal Urban Renewal Area. Part A lists applicable requirements. Part B is provided to clarify the FHA's position with respect to the acceptability or nonacceptability of certain major conditions or features noted in typical properties in the area about which there may be some doubt. Part C contains examples of rehabilitation of typical properties, suggesting possible rehabilitation of similar properties, although variations in condition and arrangements, as well as price or rental expectancy, may alter the extent of change and refurbishing that would be necessary.

PART A

1. (a) Properties to be rehabilitated, having not more than two living units, shall comply with the General Acceptability Criteria of the Minimum Property Standards for One and Two Living Units** and meet the Objectives of other standards therein. In addition, any new structures or additions to existing structures shall comply with the specific standards of the MPS* wherever they are pertinent.

1. (b) Properties to be rehabilitated having three or more living units shall comply with the General Acceptability Requirements of the Minimum Property Requirements for Properties of Three or More Living Units and the Objectives of other requirements therein. In addition, new structures or additions to existing structures shall comply with the specific standards of the MPR* wherever they are pertinent.

Notes. *Modifications meeting the Objectives referred to are permissive when necessitated by existing conditions.

**Minimum Standards for Low Cost Housing may be applied to single family detached structures where a prescribed low per unit mortgage amount is involved. (See FHA Insuring Office for details.)

2. Under Section 220(d)(3)(A), properties shall contain not more than 11 living units, at completion; under 220(d)(3)(B), properties shall contain 5 or more living units at completion.

3. Properties must comply with applicable laws, codes, ordinances and deed restrictions. Mass. Dept. of Public Safety Regulations (Buildings) and Mass. Dept. of Public Health Minimum Standards of Fitness for Human Habitation and Sanitary Code shall apply as well as City of Lowell Codes and Ordinances.

4. The property at the completion of rehabilitation must be safe and sound in all physical respects and be refurbished and altered to bring the property to a desirable marketable condition which will continue during the life of the mortgage. The extent to which existing work may be used or new work required must be determined in each instance as may be necessary to meet the desired objectives. In this regard, characteristics of living unit arrangement, design, finish, equipment and other building features shall be judged on the basis of suitability for the rehabilitation property and appeal to the determined market segment. The acceptability of individual properties or projects will be determined by the FHA on the basis of the needs and merits of each project or case as presented.

5. Nonresidential Use of any portion of properties submitted for mortgage insurance is subject to certain limitations on extent and character. Should any such use be contemplated, advice with respect to specific properties will be provided by the FHA Insuring Office upon request.

PART B

When appropriate to the class of dwelling, the following features of questioned acceptability will be considered acceptable.

a. Access to a required bathroom from any room, except a bedroom in a living unit having more than one bedroom.

b. Main entrance doors 2' 8" or more in width.

c. Living units having not less than 2 habitable rooms or "Efficiency" living units consisting of one principal room and accessory spaces and complete living facilities.

d. Side yards or courts where a required window of a habitable room, other than a living room, faces a wall and the distance is not less than 3 feet if the opposing wall is one story, or 6 feet if two story. Distances include permanent open space on adjacent property and assume clear opening to the sky. Adequacy of yards and courts when opposing wall exceeds two stories will be determined on the basis of width and height and effect of length as well as nature of rooms opening thereon.

Features noted in Renewal Area which are not acceptable in any property.

a. Dirt floors in basements.

b. Front and rear access to apartments through same hall and stairway and no positive second means of fire egress.

c. Interior bathrooms without fenestration and without exterior mechanical ventilation with door activated switch.

d. Basement spaces and underground area and passageway without adequate lighting and drainage.

PART C

Examples of Rehabilitation
of Typical Properties

showing rehabilitation necessary for maximum valuation and mortgage. The work involved in these and similar properties may vary within the scope of FHA requirements and objectives if desired by the owners and appropriate to the condition of property and the Application submitted.

* * *

Type: 19 Unit, Brick - 3 story - walk-up tenement

Location: 312-318 Moody Street, Lowell, Mass.

Cement cellar with 3" of concrete.

Repair basement stairs and provide rail.

Rewire where required, in accordance with City's regulations. Provide switches for bath, kitchen, bedroom, dining room ceiling fixtures and at least 2 receptacles in each room; also lights at each exterior entrance and hall to be lighted by time switch on owner's meter. Provide storage bin for each tenant with light fixtures in basement. Provide new fixtures where used.

Provide means for adequate heating of each unit preferably with a central heating unit. If space heaters are used, provide suitably located chimney flues for same.

Provide 2nd means of egress from each unit lacking one, complying with local adopted code.

Rearrange room layouts to provide units with living room, kitchen, bath and bedrooms with access to bath without passing through another bedroom.

Each bathroom to have at least a water closet, lavatory, shower stall or tub - medicine cabinet and bathroom accessories to be included.

Each kitchen to have a sink, base and wall cabinets, and laundry facilities if not provided in basement.

All floors shall be covered with a durable flooring material or new strip flooring. Kitchens and bath with linoleum or tile, or other suitable material.

All interior walls with cracked and poor plastered surfaces to be replastered (lathed where necessary).

All interior trim, doors, windows, etc. that have outlived their usefulness and may not be harmonious with new surroundings to be replaced with new. Screens to be provided for all windows. All hardware to be in operating condition and suitable.

All interior walls, floors, ceilings to be properly decorated in an attractive manner.

Any bathrooms without a window shall be mechanically and automatically vented to exterior of building, with door activated switch.

All halls and stairways to be reconstructed for attractiveness and safety, complying with local code.

Clean exterior brick of entire building. Provide a new main entrance - door and motif. Also new steps and platform and hood for all secondary entrances. Remodel present store front and interior for an attractive commercial enterprise other than present cafe. Remove barriers at rear to have clear access to front from interior court. Additional land at rear would be desirable. Provide suitable facilities for rubbish disposal and removal.

Exterior trim to be completely painted 2 coats. (Brickwork may be painted as an option instead of cleaning).

Clean roof area of all platforms, rails, debris, etc., and provide new screened drying area. Straighten all chimneys and repair in safe manner. (If central heat is used - remove all chimneys and rebuild single chimney for boiler.) Repair any roofing and flashing where necessary.

All units to have a continuous hot water supply system - type dependent on other facilities provided by owner.

Top floor to be completely insulated with at least 2" blanket.

Provide new fences, walks, and parking space if additional land is available.

* * *

Type: 6 Unit Wood Frame Building, 3 story - Tenement.

Location: 522 Moody Street, Lowell, Mass.

Repair all porches, entrance platforms and steps. Main front entrance, columns, bases and capitals restored.

Provide new rear walks of concrete or asphalt.

Provide new screens for windows. Paint exterior of building after puttying all windows and making minor carpentry repairs to exterior wall surfaces.

MAPS

MAP NO. 11

MERRIMACK RIVER

MERRIMACK RIVER

PERKINS ST.

HALL ST.

SUFFOLK ST.

AIKEN ST.

CABOT ST.

Canal

Northern Canal

Northern Canal

NEW STREET

NEW STREET

JAMES ST.

MOODY ST.

SPALDING ST.

AIKEN ST.

AUSTIN ST.

RACE ST.

Canal

HANOVER ST.

MOODY ST.

CABOT ST.

Western

COLBURN ST.

MERRIMACK ST.

MERRIMACK ST.

PROJECT BOUNDARY

LAWRENCE ST.

NEW STREET

Merrimack Canal

B-125

LEGEND

GENERAL RESIDENCE	R-60
INDUSTRIAL	I-125
LOCAL BUSINESS	L-60
ZONE CHANGE FROM GENERAL BUSINESS 125 AND GENERAL BUSINESS 60	
ZONE CHANGE FROM GENERAL BUSINESS 125 AND LOCAL BUSINESS 60	
ZONE CHANGE FROM GENERAL BUSINESS 125	

PROPOSED ZONING

NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

DATE 11/6/60

REV.

100 50 0 100 200
SCALE IN FEET

CODE NO R 213 (2)(b)8(c)

MAP NO. 10

MERRIMACK RIVER

MERRIMACK RIVER

PERKINS ST.

HALL ST.

PAWTUCKET ST.

AIKEN ST.

CABOT ST.

SUFFOLK ST.

Canal

Northern Canal

Northern Canal

NEW STREET

NEW STREET

NEW STREET

JAMES ST.

SPALDING ST.

AIKEN ST.

AUSTIN ST.

CABOT ST.

RACE ST.

Canal

HANOVER ST.

Western

Merrimack

MOODY ST.

MOODY ST.

COLBURN ST.

MERRIMACK ST.

MERRIMACK ST.

PROJECT BOUNDARY

LEGEND

GENERAL BUSINESS B-60

LOCAL BUSINESS L-60

GENERAL BUSINESS B-125

EXISTING ZONING

NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

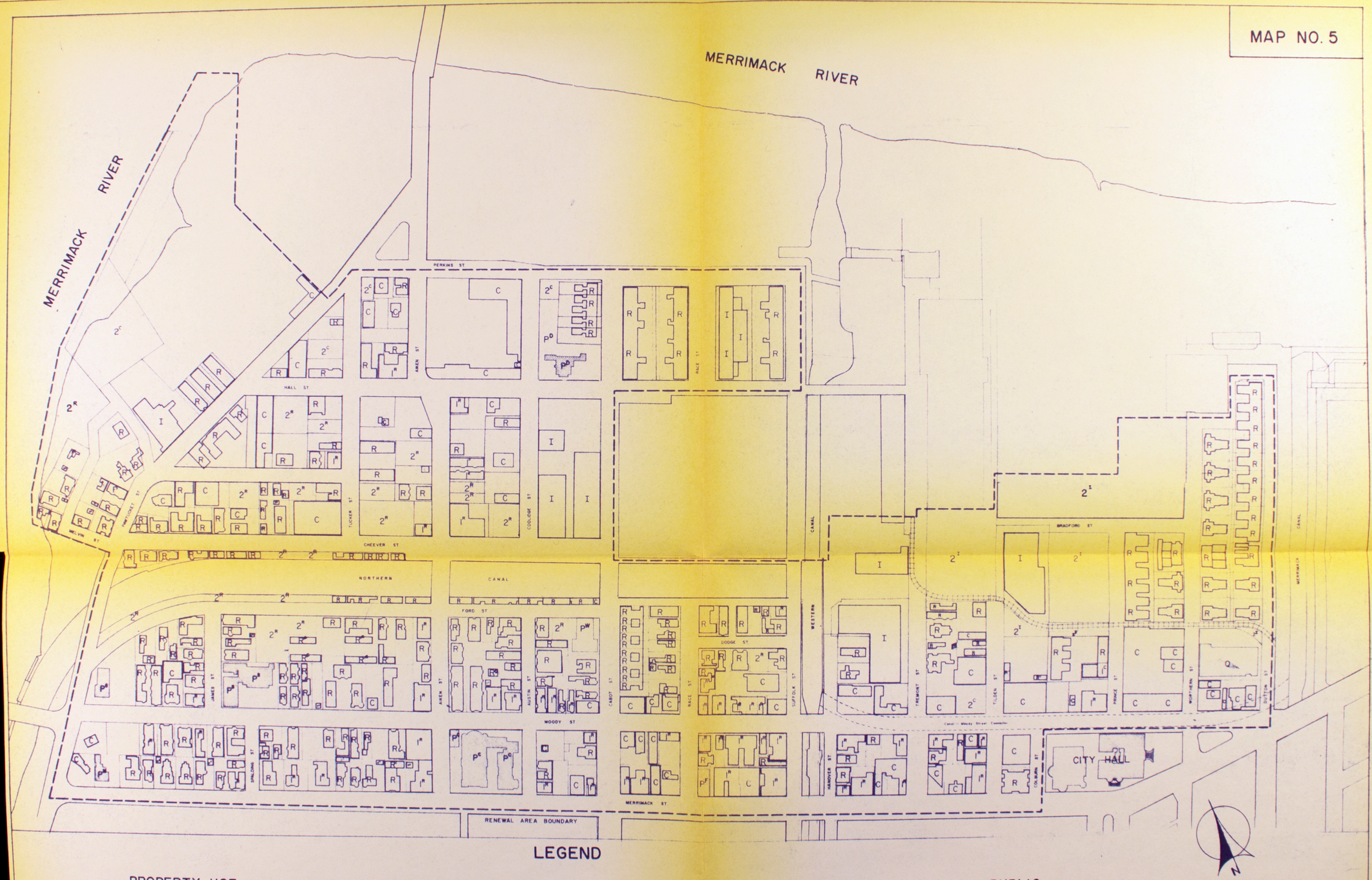
100 50 0 100 200
SCALE IN FEET

DATE 11/29/60

REV.

CODE NO R-213 2(A)

MAP NO. 5



LEGEND

PROPERTY USE

- R — RESIDENTIAL
- C — COMMERCIAL
- I — INDUSTRIAL
- R^G — RESIDENTIAL GARAGE

MIXED USE

- I^R — RESIDENTIAL & COMMERCIAL PREDOMINENTLY RESIDENTIAL
- I^C — RESIDENTIAL & COMMERCIAL PREDOMINENT COMMERCIAL

VACANT LAND

- 2^R — RESIDENTIAL CHARACTER
- 2^C — COMMERCIAL CHARACTER
- 2^I — INDUSTRIAL CHARACTER

PUBLIC

- P^C — CHURCH
- P^F — FIRE STATION
- P^S — SCHOOL (PAROCHIAL)
- P^N — NURSE HOME
- P^D — LOWELL NURSERY
- P^W — WELFARE
- Q — QUASI PUBLIC

BUILDING AND LAND USE

NORTHERN CANAL RENEWAL U.R. MASS.-16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL MIDDLESEX CO. MASS.

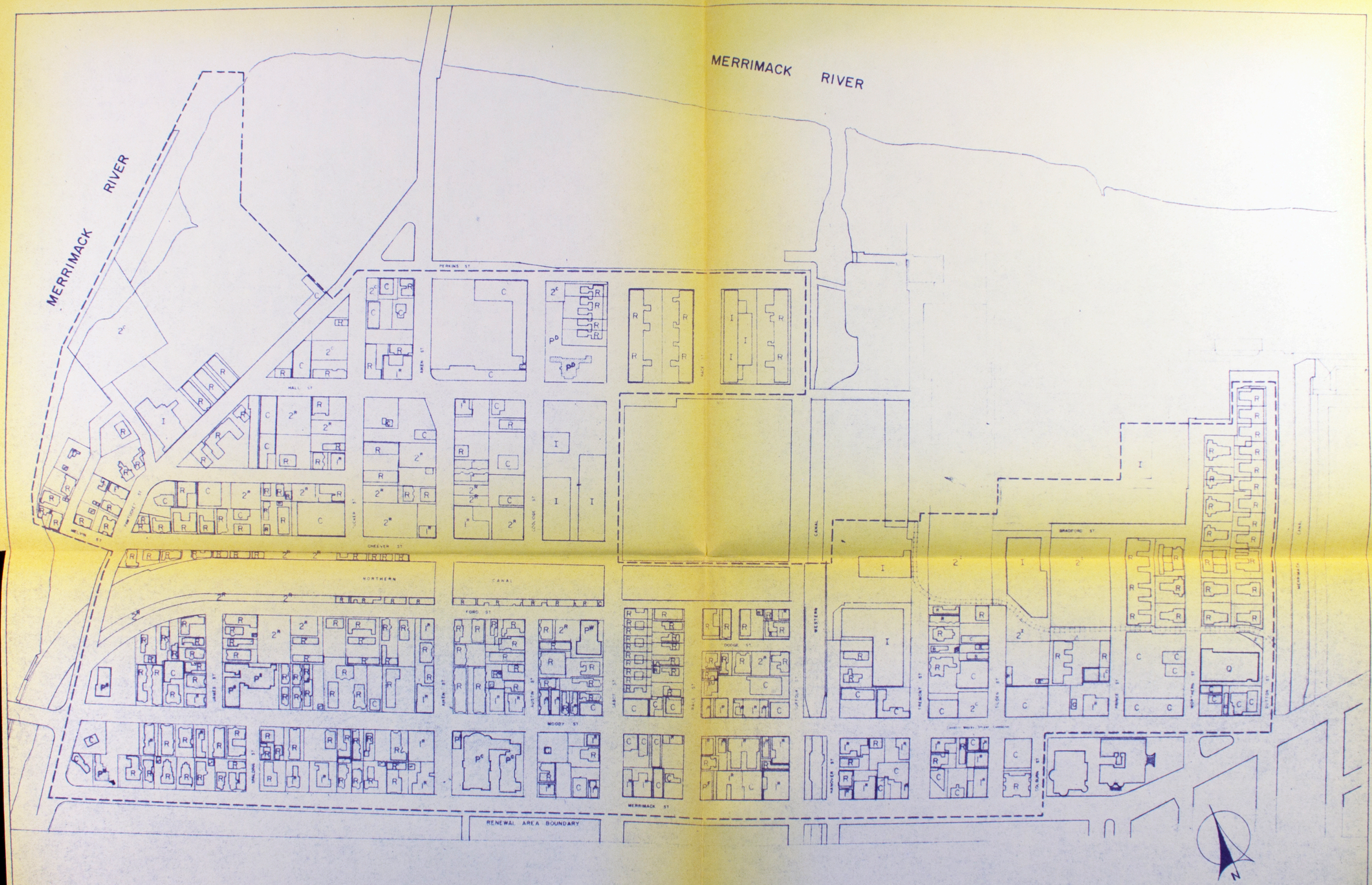
PREPARED BY LOWELL PLANNING DEPT

100 0 100 200
SCALE IN FEET

DATE 11/2/59

REV. 12/16/60

CODE NO. R 212 (2)(e)



BUILDING AND PROPERTY LINES

NORTHERN CANAL RENEWAL U.R. MASS. - 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL MIDDLESEX CO. MASS.

PREPARED BY LOWELL PLANNING DEPT	DATE 11/2/59
100 0 100 200 SCALE IN FEET	REV. 12/15/60
	CODE NO. R 212 (2)(d)

MERRIMACK RIVER

MERRIMACK RIVER

RENEWAL AREA BOUNDARY

LEGEND

0 — NUMBER OF BUILDINGS WITH DEFICIENCIES WITHIN EACH BLOCK.

BLD'G WITH DEFICIENCIES

NORTHERN CANAL RENEWAL U.R. MASS.-16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL MIDDLESEX CO. MASS.

PREPARED BY LOWELL PLANNING DEPT	DATE 12/15/60
100 0 100 200 SCALE IN FEET	REV.
	CODE NO. R 212 (2)(c)

MAP NO. 1

MERRIMACK RIVER

MERRIMACK RIVER

RENEWAL AREA BOUNDARY

N

LEGEND

CLEARANCE AREA 1

CLEARANCE AREA 2

REHABILITATION AREA

AREA BOUNDARIES

NORTHERN CANAL RENEWAL U.R. MASS.-16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL MIDDLESEX CO. MASS.

PREPARED BY
LOWELL PLANNING DEPT

DATE 12/14/60

REV.

100 0 100 200
SCALE IN FEET

CODE NO. R-212(2) (a) & (b)

NATIONAL
Made in U.S.A.

23-280
4780 SI
Colored Tabs

23-281
4781 SI
Clear Tabs

NATIONAL INSERTABLE-TAB INDEXES ENABLE YOU TO MAKE YOUR OWN SUBJECT ARRANGEMENT, USING PLAIN INSERTS ON WHICH TO WRITE YOUR OWN CAPTIONS.

Acquisition
Code No. R-222

LAND ACQUISITION
REPORT

NORTHERN CANAL
RENEWAL AREA

JUNE 1961

Prepared by

City Planning Department
Lowell, Massachusetts
for
Lowell Housing Authority

LAND ACQUISITION

REPORT

NORTHERN CANAL

RENEWAL AREA

JUNE 1964

Prepared by

City Planning Department
Lowell, Massachusetts
for
Lowell Housing Authority

Land Acquisition Report

Code No. R-222

1. Land acquisition expenditures reported on Form H-6220:

R1410.022 Salaries and Wages LPA staff. None

R1440.02 Contract for Acquisition Appraisals

Second set of acquisition appraisals:

245 parcels to be acquired at $100 per appraised parcel	$24,500
6 parcels to be acquired at $300 per appraised parcel	1,800
20% of 85 parcels in Rehabilitation area that may be acquired equals 17 parcels at $100 per appraised parcel	1,700
Total Cost	$ 28,000

R1440.03 Option Negotiations Total Amount $ 54,198

This is based on the scale of maximum amounts in URA Manual Section 13-2-2-Appraiser's values were used.

R1440.04 Title Information. This amount is based on rates established by the Lowell Bar Association and is set at a minimum fee of ~~$50.00~~ 75.00 per title. Total amount for title work is $ 13,400

R1440.05 Sundry Acquisition Costs Direct Purchase

Closings - 267 parcels at $75.00 per parcel which is the local rate equals	$ 20,000
Recording - 267 parcels at $10.00 per parcel which is the local rate equals	$ 2,600
Boundary Survey's - This estimate is based on similar work done on UR Mass. 13-1 and the Bishop Markham Housing Project	$ 42,000
Total	$ 64,600

R1440.06 Condemnation costs:
This estimate is based on the following:

(a)	A blanket taking of Clearance Section I with estimated legal costs of	$1,200
(b)	A blanket taking of Clearance Section II with estimated legal costs of	1,200
(c)	A blanket taking of highway rights-of-way for new street estimated	1,000
(d)	Taking by eminent domain in rehabilitation area of 52 separate parcels to clear title before closing at $100 per parcel	5,200
(e)	It is estimated that there will be 60 condemnation cases of which 50 will be settled out of court before trial at legal cost of $200	10,000
	10 cases will be longer cases as follows:	
	1 lawyer @ $150 per day for 5 days	750
	2 expert witnesses @ $100 per day for 2 days	400
	Pre-trial work at $100 per day for 3 days	300
	Miscellaneous	200
	Total of $1,650 per case or for ten cases	16,500
	Total	$35,100
	Grand Total Acquisition Expenses	$195,300

1415.03

Real Estate Purchases report on Form H-6220

Total estimates from 251 separate Real Estate Appraisal reports was $3,466,792. A budget contingency of $241,000 is added to this amount to allow for the possible acquisition of 17 parcels (@ $14,200 each) in the Rehabilitation Area not scheduled for acquisition but which may have to be acquired. Thus the total adjusted appraisal estimate is $3,707,792. It was the L.P.A.'s experience in project UR Mass. 13-1 that final real estate purchases were 15% greater than the first appraisal estimates. We therefore add a 15%

factor (or $556,200) to the total appraisal estimate to get a final "real estate purchase" estimate of: $4,264,000

2. (a) Property Map — See attached Map Exhibit "A".
(b) Acquisition Appraisals — Submitted under separate cover.
(c) Tabulation of Property — See attached Exhibit "B".
(d) The addition of 15% factor through previous experience with UR Mass. 13-1.
(e) The following public ownership properties are to be donated and are delineated on the Property Map:

6-6; 7-2; 8-1; 9-1; 10-9; 11-4; 11-11; 12-4; 12-9; 13-5; 13-8; 18-1; 28-2; 32-1; 41-7.

The L.P.A. does have the power of eminent domain and in the case of City owned land, evidence of land donations will be worked out in the Cooperative Agreement in the Part II submission.

(f) There is no real property that is not to be acquired but would suffer consequential damages under state or local law.
(g) There is no property in which any member of the L.P.A. governing body or of the governing body of the locality or any of the officers or employees of such bodies have or is believed to have a direct or indirect interest.
It should be noted that the L.P.A. referred to here is the Lowell Housing Authority. A new Redevelopment Agency has been appointed by the City Manager and approved by the Lowell City Council. It is expected that this new Redevelopment Authority will carry out the execution phase of this project (R-16). Two members of the new Authority may have a direct or indirect interest in real estate in the area as follows:

Albert H. Notini & Sons Inc. parcel Nos. 10-2, 12-5, both acquired 10/1/58. (John A. Notini, relative, is a Board member).

Joseph L., Helen Clermont parcel No. 33-6 acquired

3/29/57. (J. Leo Clermont, relative, is a Board member).

(h) There is no limited interests in land to be acquired solely to ensure future utilization of the land in uniformity with the Urban Renewal Plan.

(i) There are no properties which involve unusually high acquisition cost.

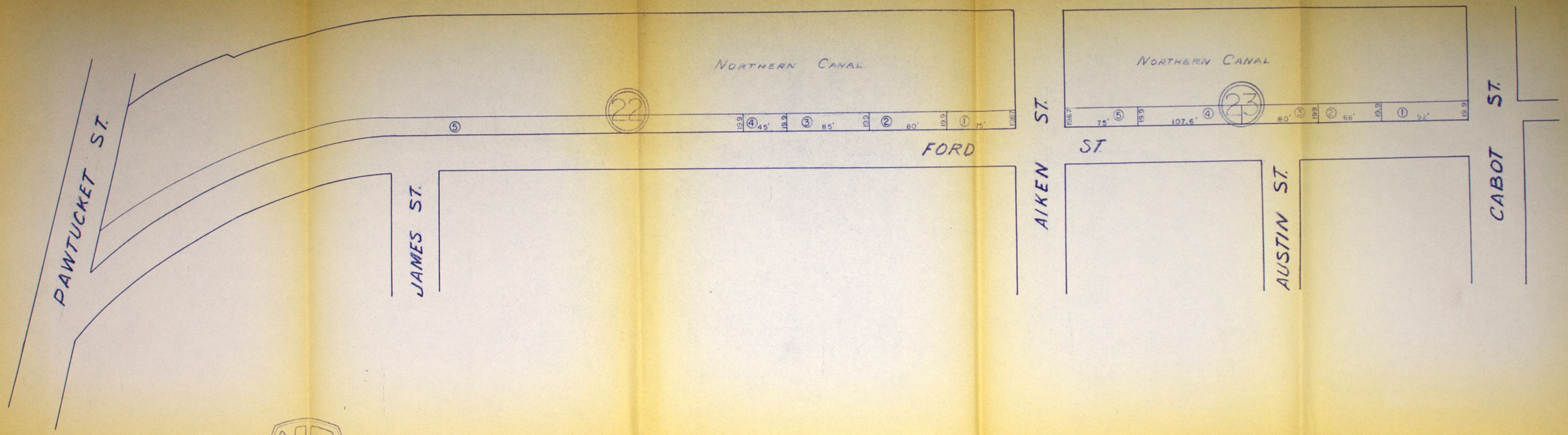
(j) The Urban Renewal Plan expressly prohibits restrictions based on race, creed, color or national origin.

EXHIBIT B

TABULATION OF PROPERTY TO BE ACQUIRED

Estimates of Value and Acquisition Cost	No. of Parcels	Land Area in Square Feet	Appraiser's Valuations		LPA Estimate of Acquisition Cost
			Land Only	Total	
a. Total purchases and donations	251	2,657,524	$ 791,822	$3,466,792*	$ 3,986,800*
b. Purchases (Total)	236	1,969,488	$ 746,307	$3,310,077	3,806,588
Federally Owned or Leased	0	0	0	0	0
Other publicly owned	0	0	0	0	0
Privately owned	236	1,969,488	$ 746,307	$3,310,077	$ 3,806,588
Public utility easements	0	----- ----- -----	0	0	0
Damage to property not taken	0	----- ----- -----	------ ------ ------	0	0
c. Donations (Total)	15	688,036	$ 45,515	$ 156,715	$ 180,000
Vacation of streets and other public rights-of-way	---- ---- ----	515,654	------ ------ ------	------ ------ ------	------ ------ ------
Donations by LPA	0	0	0	0	0
Donations by other entities	15	172,382	45,515	156,715	180,000

* Budget forms allow, in addition to this amount, for the possible acquisition of 20% of property in Rehabilitation area, or an additional $241,000.



NC
NEW CANAL
RENEWAL
LOWELL MASSACHUSETTS

MODIFICATION TO

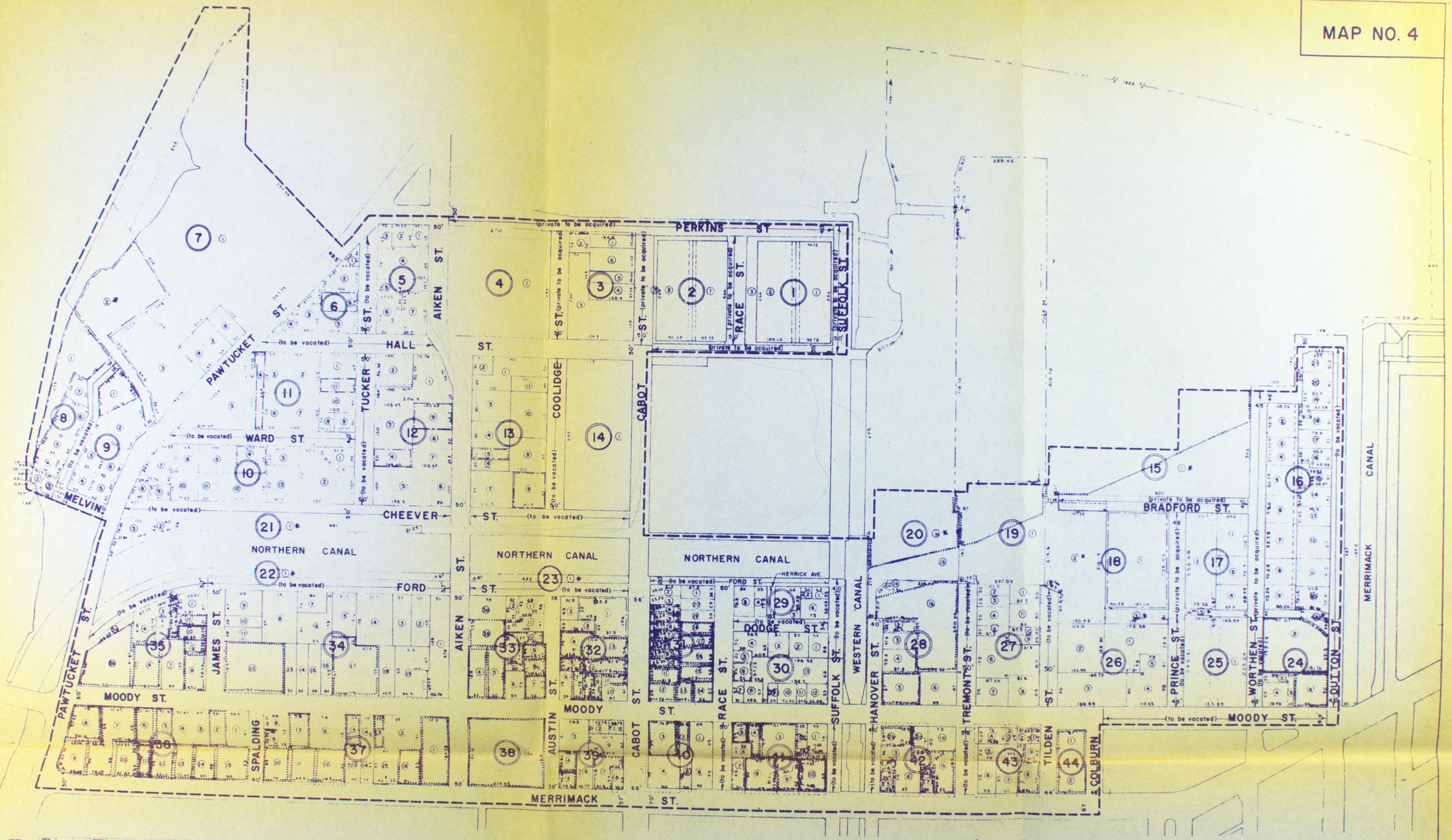
PROPERTY LINE MAP

NORTHERN CANAL RENEWAL AREA

AUG. 2, 1961
SCALE 1" = 50'
PREPARED BY LOWELL PLANNING DEPT.

PARCEL NO.	LAND OWNER	BUILDING OWNER	AREA SQ. FT.
22-1	LOCKS & CANALS	JOSEPH DUFORD	1,490
22-2	"	EMILE ST. LOUIS	1,592
22-3	"	ALBERTINE ST. FRANCOIS	1,691
22-4	"	ADELARD & CLERINDA DEMERS	895
22-5	"	NO BUILDING	15,112
23-1	LOCKS & CANALS	HENRY MARTINEAU & FLORA DUFRESNE	1,831
23-2	"	"	1,353
23-3	"	JOSEPH H. & MARIE A. CORBEIL	1,592
23-4	"	ADELARD & CLERINDA DEMERS	2,143
23-5	"	ANASTASE & AURORE BEADOIN	1,490

MAP NO. 4



PROPERTY MAP

NORTHERN CANAL RENEWAL AREA U.R. MASS.-16
LOWELL HOUSING AUTHORITY
19 MARKET ST.
CITY OF LOWELL, MIDDLESEX COUNTY MASS.

Legend
PRIVATE OWNERSHIP TO BE ACQUIRED
PRIVATE OWNERSHIP NOT TO BE ACQUIRED
PUBLIC OWNERSHIP TO BE ACQUIRED
DIMENSIONS OBTAINED FROM CITY ENGINEER'S OFFICE

0 50 100
SCALE IN FEET

PREPARED BY
CITY OF LOWELL PLANNING DEPT.

DATE 10 / 24 / 60
CODE NO. R 322 (2)(a)

Relocation

May 25, 1961

NORTHERN CANAL
RENEWAL
LOWELL, MASSACHUSETTS

RELOCATION REPORT

RELOCATION PLAN

NORTHERN CANAL
RENEWAL AREA

MAY 25, 1961

Prepared by

City Planning Department
City Hall
Lowell, Massachusetts
for
Lowell Housing Authority

NORTHERN CANAL

RELOCATION PLAN

Table of Contents

INTRODUCTION

A. ADMINISTRATIVE ORGANIZATION

1. RESPONSIBLE AGENCY
2. RELOCATION STAFF

B. RELOCATION STANDARDS

1. PHYSICAL STANDARDS
2. FINANCIAL STANDARDS
3. LOCATION STANDARDS
4. TEMPORARY RELOCATION

C. PROPOSALS FOR OBTAINING RELOCATION HOUSING

1. HOUSING ARRANGEMENTS
2. REHOUSING NEEDS
3. AVAILABILITY OF STANDARD HOUSING FOR LOW INCOME FAMILIES

D. RELATIONS WITH SITE OCCUPANTS

1. INTERVIEWS WITH SITE OCCUPANTS
2. OFFICE OF THE AUTHORITY
3. REFERRALS TO BUILDER'S OF 221 HOUSING
4. INSPECTION
5. TRACING OF FAMILIES
6. ASSISTANCE TO HOME BUYERS

E. EVICTION POLICY

F. RELOCATION PAYMENTS

G. L.P.A. SERVICES

H. STATE OR LOCAL LAW REQUIREMENTS

RELOCATION REPORT (CODE NO. 223)

223 (1) (a) Introduction

One of the most important phases of the Redevelopment Program for the Northern Canal Renewal Area will be the successful relocation and rehousing of the families now living there. To meet this problem, the Housing Authority has made a detailed survey of the families and their needs and a survey of housing conditions in the City of Lowell to determine whether these needs can be met. Results of these studies indicate that the site families can be accommodated in both public and private housing in the City and in the Northern Canal area. It is recognized that in larger cities, or perhaps in a larger project area, a special study would be made for minority groups. In this report, however, the minority groups are so few they are considered along with the whole. In fact, there is only one non-white family in the area at the present time, a Chinese family. There will be no problem in relocating this family in public housing; white and non-white will be selected without prejudice toward race or color. The few minority families, if any, to be moved to private units, should be no problem since there are areas in Lowell where such groups live intermixed with whites without any apparent difficulty.

A. ADMINISTRATIVE ORGANIZATION

1. RESPONSIBLE AGENCY. The Lowell Housing Authority will be responsible for the relocation of families and persons displaced from the Northern Canal Urban Renewal Area. The Executive Director will administer relocation for the Authority, following the procedures and policies outlined herein and such directives as the Authority shall provide.

2. RELOCATION STAFF ORGANIZATION. The Executive Director of the Authority will administer relocation through a full-time Chief of Relocation and Management. This staff member will be assisted by full-time Relocation Aides, each of whom will serve the relocation counseling and other needs of not more than 100 families, individuals, or businesses within the relocation workload. It is anticipated that three Relocation Aides will be sufficient to begin organizing the relocation office and preparing the necessary records, but others will be added in the approximate ratio of 1 Aide for each 100 families, individuals, or businesses as the actual relocation workload is seen to expand.

B. RELOCATION STANDARDS

1. PHYSICAL STANDARDS. Dwellings will be considered decent, safe and suitable for relocation of displaced families if such dwellings have private kitchen and bath facilities, private flush toilets, wash basins, and baths or showers; piped hot water; separate access as well as dual egress; facilities for the safe installation of non-portable heating equipment; an openable window in each habitable room; plumbing and wiring approvable by the Building Department and the Inspector of Wires; and no evidence of dilapidation or poor maintenance. Rooms without windows, or unable to be heated, or less than seventy (70) square feet in floor area will not be considered habitable. In general, all dwellings shall conform to the City of Lowell's Sanitary Code

2. FINANCIAL STANDARDS. There will be adequate housing units available of all sizes and rentals during the relocation period. Payments would amount to 15-20% of the family monthly incomes depending upon the family size. In the Lowell area, new sales houses are available for families earning a minimum of $5,000 per year for a two bedroom home which would amount to payments representing 20% of the earnings or about $100 per month. For those families needing 3 or 4 bedroom homes, having an income of $5,000-$7,000 per year, an adequate supply of standard, used, sale housing is available in the City ranging in price from $7,000-$11,000.

3. LOCATION STANDARDS. The Authority will ensure that permanent rehousing accommodations are in areas not generally less desirable in regard to public utilities and commercial facilities than the Northern Canal Area in which families to be displaced currently reside. In addition, all housing accomodations offered will be reasonably accessible to the displacee's places of employment.

4. TEMPORARY RELOCATION. Temporary relocation will be kept to an absolute minimum, but when necessary, every effort will be made to make this as convenient and brief as possible. The temporary units will be inspected and evaluated according to the standards described above, and no family will be asked to take up temporary occupancy of a unit failing to meet those standards.

Any family which may have relocated to temporary accomodations will be treated as though it were still located on the project site. Such a family will be visited regularly until satisfactory permanent accomodations have been offered it by the Authority, or until the family moves from the temporary accommodations on its own initiative.

C. PROPOSALS FOR OBTAINING RELOCATION HOUSING

1. HOUSING ARRANGEMENTS. A systematic review of all advertised vacancies in Lowell will be maintained by the Authority. The cooperation of real estate agents, churches, utility companies, household moving firms, and home delivery companies will be encouraged in order to maintain as complete a listing of vacancies as possible. The local newspapers will be requested to solicit information on vacancies as a public service. Reports will also be publicly solicited on anticipated vacancies and housing under construction.

A "Dwelling Inspection Record" file will be set up to catalog and classify all existing and anticipated vacancies. A sample form of the type to be used for this purpose follows as an attachment to this Plan as Exhibit "B". Families will be notified of vacancy listings both personally and in writing. This written notice will be accompanied by a card, identifying the bearer as having been referred by the Authority, which can be used by the bearer as an introduction to the landlord when inspecting the referred listing. This card will request that information be returned promptly by the family on their decision about each vacancy referred to them.

Families will be referred only to vacancies whose location and characteristics are in reasonable conformity with their needs and special problems, and which meet all Federal and local standards and requirements for relocation housing.

Applications will be prepared immediately upon project approval for all families in the project area who are eligible for low-rent public housing. These families also will be given priority for public housing vacancies. There are 1070 units of federal low-rent housing, 292 units of state-aided veterans housing and 63 units of state-aided housing for the elderly managed by the Lowell Housing Authority. It is proposed that continued-occupancy income limits rather than admission limits be the standard for eligibility of families displaced from the project area.

2. REHOUSING NEEDS. A comparison of estimated housing resources and the requirements of families to be displaced from the project area indicates that there will be no deficits in the supply of units required for relocation housing. In interviews with local realtors, realtor "A" stated that he has 13 vacancies at the present time and has a turnover of 8-10 apartments per month with the majority of the apartments in the $40-$49 per month bracket. Realtor "B" stated that he has 15 vacancies at the present time, and there is a turnover of between 10-20 apartments per month, with the majority of the rental under $40 per month. Realtor "C" has 2 vacancies at the present time and has a turnover of 5-10 apartments per month, evenly divided among all price ranges. Private owner listings in the local newspaper show that there are approximately 30 rentals appearing each day of which approximately 20 are repeats. It is estimated that there is at least 75 apartment turnovers per month.

3. AVAILABILITY OF STANDARD HOUSING FOR LOW INCOME FAMILIES. With the annual avability of 270 units of public housing in the City because of vacancy turnover, it is expected that reserving such vacancies by arrangement with the Lowell Housing Authority on a priority basis for renewal area relocatees will provide the necessary resources for relocating low income families from the renewal area. There are no provisions for rent subsidization by either the municipality or another public body under laws other than existing public, state and federal housing.

There will be no special problems involving the rehousing of minority groups.

D. <u>RELATIONS WITH SITE OCCUPANTS</u>

1. INTERVIEWS WITH SITE OCCUPANTS. The Relocation Staff will maintain contact with families in the project area and keep up-to-date records of relocation needs (See"Relocation Record" Exhibit "A" attached.) It will offer housing information and assistance to all families, persons and individuals living in the project area. It will offer financial assistance to

families to cover the expense of moving these families to standard accommodations.

2. OFFICE OF THE AUTHORITY. The main office of the Authority is in the Central Business District of the city and is within easy reach of the Project Area. A separate relocation and information office will be set up within the Area to assist families. Regular office hours, during which site occupants will have full opportunity to discuss their rehousing and other problems with the relocation staff, will be kept at both offices and will be publicized.

3. REFERRALS TO BUILDERS OF 221 HOUSING. The Relocation Office will keep an up-to-date file and record with private real estate firms and sponsors of 221 housing. Full information of the availability of 221 housing will be made to site tenants.

4. INSPECTION. A member of the relocation staff will make a personal inspection of the vacancies to be listed and will provide the relocation office with a permanent record of the conditions of each vacancy inspected. Thus, it will be determined whether a dwelling unit is decent, safe and sanitary according to the minimum standards of the City of Lowell Sanitary Code.

5. TRACING OF FAMILIES. Families initially reported as "disappeared" will be traced by securing information on change of address from such services as the following: - Employees, mailman, school principal, minister, neighbors and friends. When the address to which a family has moved has been ascertained, the representative will inspect the premises to determine whether or not it meets the standards of "decent, safe and sanitary" housing. If it does not, an offer of further assistance to relocate the particular family into "decent, safe and sanitary" housing will be made. In cases where the family cannot be traced, the family record will indicate specifically what steps were taken to locate the family.

6. ASSISTANCE TO HOME BUYERS. FHA Form 3476, Certificate of Eligibility under Section 221 of the National Housing Act, will be provided to prospective buyers if housing under Section 221 has been certified.

E. EVICTION POLICY

When a suitable place for a site tenant has been found, the relocation representative will notify the tenant, and arrangements will be made for the family to inspect the

vacancy. In most cases, more than one available location choice will be given the tenant.

A family, after it has seen a number of appropriate vacancies, must make a choice and move within a reasonable time or show good cause for delaying. If the family is uncooperative or unreasonable and does not show good cause for remaining on the site, eviction proceedings will be recommended by the Relocation Supervisor. Eviction proceedings are not generally contemplated, therefore, recourse to legal action will occur only in cases of absolute necessity after all other methods of assistance have been exhausted. Following are reasons for which legal action may be taken:

Failure to pay rent.
Maintenance of a nuisance or use of the premises for illegal purposes.
A material breach of the rental agreement.
Refusal to reasonably consider accommodations offered that meet relocation standards.
Refusal to admit a relocation interviewer.
Situations requiring eviction under State or local law.

F. RELOCATION PAYMENTS

The Housing Act of 1956 provides for the making of relocation payments to individuals, families, and business concerns displaced by a Title I project. In accordance with this provision and subject to the rules and regulations governing Relocation Payments as prescribed by H.H.F.A., the Authority will make relocation payments for the reasonable and necessary moving expenses of the individuals, families and business concerns who are located within the project area on or after the effective date. Time limit for claims shall not exceed 6 months after the expense has been incurred. Methods of financial assistance to individuals, families and business concerns will be optional at the discretion of the Housing Authority.

G. L.P.A. SERVICES

Individuals occupying separate housing units and other individuals.

Although the Lowell Housing Authority has no legal responsibility toward single individuals insofar as federal legislation is concerned, according to Chapter 121 of the General Laws of Massachusetts, it must provide a method for the relocation of persons living in the project area. In setting up a relocation staff the Authority is providing a

method of relocating persons in the area, and through this staff will offer instant assistance to persons who seek help in finding a new place to live.

At the present time, no responsibility will be assumed for relocating commercial and industrial firms from the project area, although every facility of the Housing Authority will be used in offering assistance to cases of hardship or cases where unusual problems arise, and financial aid will be offered to qualifying firms under the terms of the Housing Act of 1956. The local Chamber of Commerce has offered to establish a Business Relocation Service in conjunction with this program. The Chamber office would be a clearing house for all small businesses effected by this program, and would offer advice and assistance to any firm so requesting help.

H. STATE OR LOCAL LAW REQUIREMENTS

There are no other laws or requirements specified by State or Local Agencies.

R-223(1)(b) Form H-6122 See attached Form H-6122

Supplementary Statement needed for Form H-6122.

1. (a) Interviews with 81% of the occupied dwelling unit renters plus neighbor and landlord response in a house by house survey conducted by the Lowell Planning Department August 1959 supplied the family data reported in Form H-6122.

(b) Proposed rehousing estimates were determined by the Lowell Planning Department after completion of the Project Survey of 1959 and after analysis of building permits issued by Lowell Building Department for the years 1957, 1958 and 1959.

(c) Analysis of local realtor statements; newspaper listings, City Annual Police Listings of Vacancies, and Lowell Building Department permits led to the estimates reported in Housing Resources set forth in Form H-6122.

2. It is strongly felt, that the relocation plan can be admirably carried out within the allotted time period and that all families to be relocated, can be suitably relocated into either public or private housing with proper sized units for their family and appropriate rent ranges of their income.

3. Spot surveys through the City on rent-income ratio plus information obtained through the rent income ratio in the project area provides basis of 20% of the income for rent purposes.

(1)(c) Letters from Builders See attached Builder's Association Letter

(2) Relocation expenditures reported on Form H-6220 and H-6121.
The relocation program is scheduled for a 36 month period.

(a) Relocation and Property Management Supervisor

6000 per year for 3 years equals	$18,000
of which 50% of his time will be chargeable to this budget of Relocation	$ 9,000

(b) Relocation Aids (3) Three relocation aids @ $5,200 per year each for three years equals $46,800

(c) Clerk-Typist - $3,120 per year for three years $ 9,360

The duties of the Relocation personnel are described in the Relocation Plan.

(d) Office Supplies - estimated cost of $25 per month for 36 month period $ 900

(e) Telephone - estimated cost of $20 per month for 36 month period $ 720

(f) Postage - estimated cost of $10 per month for 36 month period $ 360

Total Relocation Cost $ 67,140

(3) Estimates for Relocation Payments

(a) Commercial Relocation Payments

It is anticipated that all of the commercial establishments will avail themselves for relocation payments.

The following is the estimated cost of relocation payments:

4	Commercial @ $50	=	$ 200
3	Commercial @ $100	=	300
27	Commercial @ $300	=	8,100
16	Commercial @ $500	=	8,000
13	Commercial @ $800	=	10,400
15	Commercial @ $1000	=	15,000
7	Commercial @ $1500	=	10,500
4	Commercial @ $2500	=	10,000
10	Commercial @ $3000	=	30,000
			$92,500 Total

Moving costs in the City are presently $15 per hour. The following estimates are for moving expenses for dwelling units according to size.

Size of Units	Time for Moving	Rate	Total
1 room	3 hrs.	$15/hr.	$45
2 rooms	5 hrs.	" "	75
3 rooms	6 hrs.	" "	90

Size of Units	Time for Moving	Rate	Total
4 rooms	6½ hrs.	$15/hr.	$98
5 rooms	7 hrs.	" "	105
6 rooms	8 hrs.	" "	120
7 rooms	8½ hrs.	" "	128
8 rooms	9 hrs.	" "	135
9 or more rooms	10 hrs.	" "	150

The above forementioned rates provide for incidential eligible relocation costs such as the disconnection and relocation of television antenna, etc.

Anticipated relocation payments to families which are expected to be eligible are as follows:

3	Families occupy 1 room units @ $45/unit =	$	135
14	Families occupy 2 room units @ $75/unit =		1,050
22	Families occupy 3 room units @ $90/unit =		1,980
186	Families occupy 4 room units @ $98/unit =		18,228
176	Families occupy 5 room units @ $105/unit =		18,480
42	Families occupy 6 room units @ $120/unit =		5,040
11	Families occupy 7 room units @ $128/unit =		1,408
9	Families occupy 8 room units @ $135/unit =		1,215
8	Families occupy 9 or more units @ $150/unit =		1,200
471			$48,736

It is expected that 56 families will relocate themselves before the local L.P.A. has the responsibility of providing relocation payments.

Single individuals maintaining their own household units are eligible for relocation payments. The following is a tabulation of single individuals occupying separate household units and the size units they occupy.

43	Single persons occupy 1 room units @ $45/unit =		$1,935
13	Single persons occupy 2 room units @ $75/unit =		975
16	Single persons occupy 3 room units @ $90/unit =		1,440
47	Single persons occupy 4 room units @ $98/unit =		4,606
22	Single persons occupy 5 room units @ $105/unit =		2,310
9	Single persons occupy 6 room units @ $120/unit =		1,080
2	Single persons occupy 7 room units @ $128/unit =		256
2	Single persons occupy 8 room units @ $135/unit =		270
2	Single persons occupy 9 room units @ $150/unit =		300
			$13,172

Total Residential Relocation Payments	$ 62,000
Total Commercial Relocation Payments	92,500
Total Relocation Payments	$ 154,500

(4) No rent supplement program proposed.

(5) On (day) afternoon, (date) at (time) o'clock p.m., the Lowell Housing Authority will hold a public hearing in the City Council Chamber, City Hall, Lowell, Massachusetts, pursuant to Section 105(d) of Title I of the United States Housing Act of 1949, as amended; and to Chapter 121 of the General Laws of the Commonwealth of Massachusetts for the purpose of considering the undertaking by the Lowell Housing Authority of a Urban Renewal Project, known as the Northern Canal Renewal Area bounded generally by Dutton, Moody, Colburn, Merrimack, Pawtucket and Melvin Streets, Merrimack River, Perkins, Suffolk, Hall and Cabot Streets, Northern Canal, Courier Citizen and Merrimack Manufacturing properties, a detail description of which is on file and available for inspection in the office of the Lowell Housing Authority, 18 Market Street, Lowell, Massachusetts and the office of the City Clerk, City Hall, Lowell, Massachusetts.

The renewal project may include; the acquisition of land in the Project Area; the demolition or removal of buildings and improvements; the installation, construction or reconstruction of streets, utilities, parks and other project improvements; the making of land available for development or redevelopment by private enterprise or public agencies as authorized by law; and the carrying out of plans for a program of repair and rehabilitation of buildings or other improvements.

The Lowell Housing Authority's proposal with respect to relocation will be available for examination prior to the hearing and will be open for discussion at the hearing.

Any person or organization desiring to be heard in connection with the foregoing may appear and will be given the opportunity to so be heard.

Lowell Housing Authority

by: _____
Chairman

EXHIBIT A

(Front)

RELOCATION RECORD

FAMILY NAME: ☐ White ☐ Nonwhite | CASE NO: | DATE OF INTERVIEW:

SITE ADDRESS: Apt. or Floor No:..... | APPARENTLY ELIGIBLE FOR ☐ Low-rent public housing ☐ Other public housing

1. FAMILY COMPOSITION

Name	Relationship	Age	Income from Employment	Other Income	Income Source	Name and Address of Employer
			$	$		
TOTALS			$	$		

2. FAMILY OF

☐ U. S. Citizen
☐ Alien
☐ Veteran
☐ Serviceman

3. TENURE OF FAMILY

☐ Owner
☐ Tenant
☐ Subtenant

4. RENT ON SITE

Contract Rent $.....
Utilities $. .....
Gross Rent $....

5. REHOUSING REQUIREMENTS

No. of Bedrooms Needed:...

Maximum Monthly Rent or Payment $

6. REHOUSING PREFERENCE

☐ Rent Apartment
☐ Rent House
☐ Purchase
Am't Available for Downpayment $.
☐ Public Housing
Geographic location:

7. SPECIAL RELOCATION PROBLEMS

(Back)

8. DATE INFORMATIONAL STATEMENT DELIVERED:

9. DATE 221 CERTIFICATE OF ELIGIBILITY DELIVERED:

10. RELOCATION REFERRALS

ADDRESS	MONTHLY RENT OR PAYMENT	DATE	REMARKS
	$		

11. TEMPORARY RELOCATION

Address:
Date Moved:
☐ On-Site Transfer ☐ Off-Site

12. PERMANENT RELOCATION

Address:
Date Moved:
☐ Rental (private)
☐ Sales
☐ 221 Mortgage
☐ Public Housing

Move Made As a Result of
☐ Family Initiative
☐ LPA Referral
☐ Other (specify):

13. EVICTION ACTION

Date of Court Order:.....
Date of Eviction: ....

14. FINANCIAL ASSISTANCE

Relocation Payment $... .. ..
Other (specify):

15. FAMILY CONTACTS

INTERVIEWED BY	DATE	COMMENTS

3/22/60

EXHIBIT B

(Front)

DWELLING INSPECTION RECORD

Address of Accommodation:	Accommodation Number:	Inspection of ☐ Vacant dwelling for referral ☐ Dwelling located by family's initiative

1. Landlord or Agent (If inspection for referral) or Family (If inspection of family-located dwelling):
(Name) (Address)

2. Keys at:
(Address)

3. Hours Open:	4. Type of Lease Required:	5. Deposit Required:

6. Restrictions:

7. Distance From: Public Grade School. Public High School.
Recreation Facilities. Shopping Center

8. Housing Characteristics:

☐ Standard Private
☐ Substandard Private

Rent:
Contract $.
Utilities $.
Gross $...

Furnished: ☐ Yes ☐ No
If for sale:
Sale price $. ..
Down payment $. ....
No. of rooms ... ..
No. of bedrooms ... ...
Private bath: ☐ Yes ☐ No
Private inside flush toilet: ☐ Yes ☐ No

Inside running hot water: ☐ Yes ☐ No
Inside running cold water: ☐ Yes ☐ No
Private kitchen ☐ Yes ☐ No
Needs major repairs: ☐ Yes ☐ No
Other (Specify)
Inspected by:
Date... .. .. ..

Comments:

(Over)

(Back)

9. Record of Referrals:

Name of Family	Case Number	Date	Action Taken by Family

10. Final Disposition:

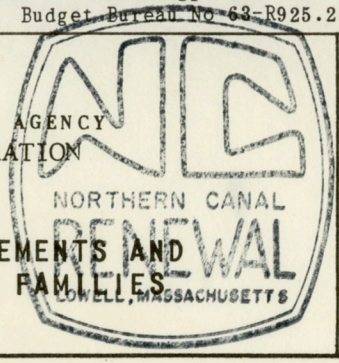
11. Remarks:

3/22/60

Form approved
Budget Bureau No. 63-R925.2

H-6122
(2-60)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION



ESTIMATED HOUSING REQUIREMENTS AND RESOURCES FOR DISPLACED FAMILIES

PROJECT LOCALITY: LOWELL, MASSACHUSETTS
PROJECT NAME: NORTHERN CANAL
PROJECT NUMBER: UR Mass. R-16
DATE OF SUBMISSION:
ESTIMATED LENGTH OF DISPLACEMENT PERIOD: 36 MONTHS

INSTRUCTIONS: Place original in Binder No. 1, and one copy each in Binders No 2, 3, and 4.

I. NUMBER OF FAMILIES IN PROJECT AREA AND NUMBER TO BE DISPLACED

FAMILIES	TOTAL	WHITE	NON-WHITE
A. Estimated number of families in project area	1135	1135	0
B. Estimated number to be displaced from property to be acquired	506	506	0
C. Estimated number to be displaced from property not to be acquired	21	21	0

II. CHARACTERISTICS OF FAMILIES TO BE DISPLACED FROM PROPERTY TO BE ACQUIRED

ESTIMATED NUMBER OF FAMILIES TO BE DISPLACED FROM PROPERTY TO BE ACQUIRED	TENURE		ELIGIBILITY FOR LOW-RENT PUBLIC HOUSING	
	TENANTS	OWNERS	ELIGIBLE	INELIGIBLE
1. Total	465	41	240	266
2 White	465	41	240	266
3. Non-white	0	0	0	0

III. CHARACTERISTICS OF FAMILIES TO BE DISPLACED FROM PROPERTY NOT TO BE ACQUIRED

ESTIMATED NUMBER OF FAMILIES TO BE DISPLACED FROM PROPERTY NOT TO BE ACQUIRED	TENURE		ELIGIBILITY FOR LOW-RENT PUBLIC HOUSING	
	TENANTS	OWNERS	ELIGIBLE	INELIGIBLE
1. Total	19	2	13	8
2 White	19	2	13	8
3 Non-white	0	0	0	0

IV. PROPOSED REHOUSING OF FAMILIES INCLUDED IN BLOCKS II AND III ABOVE

PROPOSED REHOUSING	TOTAL NUMBER			NUMBER OF EXISTING UNITS			NUMBER OF NEW UNITS		
	TOTAL	WHITE	NON-WHITE	TOTAL	WHITE	NON-WHITE	TOTAL	WHITE	NON-WHITE
TOTAL FAMILIES	527	527	0	511	511	0	16	16	0
1. Private Rental Housing	425	425	0	419	419	0	8	8	0
2. Private Sales Housing	51	51	0	41	41	0	10	10	0
3. Low-rent Public Housing	42	42	0	42	42	0	0	0	0
4. Other Public Housing	9	9	0	9	9	0	0	0	0

H-6122
(2-60)

PROJECT NAME	PROJECT NUMBER
NORTHERN CANAL	U.R. MASS. R-16

V. SIZE AND INCOME CHARACTERISTICS OF FAMILIES TO BE DISPLACED FROM PROJECT AREA

(Include all listed under II and III)

A. SIZE AND INCOME OF WHITE FAMILIES TO BE DISPLACED FROM PROJECT AREA

MONTHLY FAMILY INCOME	TOTAL NUMBER OF FAMILIES	NUMBER OF FAMILIES BY FAMILY SIZE [1]							
		2	3	4	5	6	7	8	9 OR MORE
TOTAL	527	148	128	84	75	38	29	11	14
Under $200	78	51	14	5	4	3	1	0	0
$200 - $249	89	26	26	12	13	5	4	2	1
$250 - $299	90	14	25 / 8	8	11	8	12	1	3
$300 - $349	105	28	15	23	4 / 17	5 / 5	5	1	2
$350 - $399	54	9	18	13	6	2	4	1	1
$400 - $449	37	8	10	7	7	3	0	2	0
$450 - $499	23	5	5	6	3	2	0	1	1
$500 or more	51	7	7	10	10	5	3	3	6

B. SIZE AND INCOME OF NON-WHITE FAMILIES TO BE DISPLACED FROM PROJECT AREA

MONTHLY FAMILY INCOME	TOTAL NUMBER OF FAMILIES	NUMBER OF FAMILIES BY FAMILY SIZE [1]							
		2	3	4	5	6	7	8	9 OR MORE
TOTAL									
Under $200			NONE						
$200 - $249									
$250 - $299									
$300 - $349									
$350 - $399									
$400 - $449									
$450 - $499									
$500 or more									

[1] Draw a zigzag line differentiating eligible from ineligible families, by family size, for admission to public housing.

H-6122
(2-60)

PROJECT NAME: NORTHERN CANAL

PROJECT NUMBER: UR MASS. R-16

VI. ESTIMATED HOUSING RESOURCES

TYPE OF HOUSING	NUMBER OF UNITS EXPECTED TO BE PLACED ON MARKET (Turnover plus Construction)		NUMBER OF UNITS EXPECTED TO BE AVAILABLE TO FAMILIES DISPLACED FROM THIS PROJECT					
			TOTAL ~~NO DISCRIMINATION~~			AVAILABLE TO NON-WHITE FAMILIES		
	TOTAL (a)	AVAILABLE TO NON-WHITE FAMILIES (b)	1 BEDROOM (c)	2 BEDROOMS (d)	3 OR MORE BEDROOMS (e)	1 BEDROOM (f)	2 BEDROOMS (g)	3 OR MORE BEDROOMS (h)
A. PUBLIC HOUSING								
1 Federally aided	600	600	30	105	49			
2 State or locally aided	210	210	3	38	15			
B. STANDARD PRIVATE RENTAL HOUSING								
TOTAL	1620		403	310	255			
GROSS MONTHLY RENTAL: Under $40	324		75	45	30			
$40 - $49	405		129	84	72			
$50 - $59	324		85	93	54			
$60 - $69	243		69	58	60			
$70 - $79	162		24	18	30			
$80 - $89	114		15	9	6			
$90 and over	48		6	3	3			
STANDARD SALES HOUSING								
TOTAL	823		108	130	87			
SALES PRICE: Under $5,000	9		3	0	0			
$5,000 - $5,999	18		5	2	0			
$6,000 - $6,999	39		9	3	3			
$7,000 - $7,999	79		13	9	7			
$8,000 - $8,999	112		22	12	10			
$9,000 - $9,999	118		25	19	15			
$10,000 - $11,999	169		21	31	22			
$12,000 and over	279		10	54	30			

GPO 887739

Home builders
Association of Greater Lowell Inc.

PRESIDENT
LLOYD A. FOSSE

VICE PRESIDENTS
Philip Kimmel
Michael Rindo
Robert C. Wilkins

SECRETARY
Kenneth E. Koch

TREASURER
Archille C. Lagasse

BUILDER
BOARD OF DIRECTORS
Edward P. Gagnon
Bernard H. Marion
Howard T. McGaughey
Vincent M. Padula
John R. Pichowicz
Costas G. Psoinos
Frank Schiripo
Leo Savigny
Donald M. Van Greenby

ASSOCIATE
BOARD OF DIRECTORS
James Derderian
Arthur E. Fosse
Edward L. Mahoney
Edward L. Norton

NATIONAL DIRECTORS
Howard T. McGaughey
Harold J. Pearson

ALTERNATE
NATIONAL DIRECTORS
Gilbert G. Campbell
Philip Kimmel

May 15, 1961

CODE No R-223(1)(c)

Charles M. Zettek
Planning Director
City Hall
Lowell, Mass.

Dear Mr. Zettek:

This is to acknowledge your request for a letter from the Home Builders Association of Greater Lowell relative to the conservation area in the Northern Canal Renewal Area.

As you know, the Home Builders Association of Greater Lowell and specifically the following local builders have met with you, local banking interests and F.H.A. officials to discuss the participation of local builders in the Northern Canal project. Local builders represented at these meetings were:

Lloyd Fosse, 25 Chapman Road, Tewksbury, Mass.
Gilbert Campbell, 176 Church St., Lowell, Mass.
Arthur Hammar, 224 Tenth St., Lowell, Mass.
Donald Van Greenby, 256 Westford St., Lowell, Mass.
Robert Wilkins, 291 Parkview Ave., Lowell, Mass.
Archille Lagasse, 9 Queen St., Lowell, Mass.
Michael Rindo, 115 Sprague Ave., Lowell, Mass.
Nathan Mann, 361 Central St., Lowell, Mass.
Philip Kimmel, 361 Central St., Lowell, Mass.

This group expressed unanimous interest in and desire to participate in this program.

This is to advise you that it is well within the capabilities of the members listed herein to construct for sale or rental the following schedule of new housing units in which no discrimination would be allowed:

	Rental		Sale
(A)	30 units: eficiencies rental: $60-$70 monthly	-	Sale: $10,000-$12,000
(B)	20 units: one and two bedroom rental: $70-$90 monthly	-	Sale: $15,000-$18,000
(C)	20 units: two and three bedroom rental: $90-$120 monthly	-	Sale: $20,000-$25,000

MEMBER OF NATIONAL ASSOCIATION OF HOME BUILDERS of the UNITED STATES

Home builders
Association of Greater Lowell Inc.

PRESIDENT
LLOYD A. FOSSE

VICE-PRESIDENTS
Philip Kimmel
Michael Rindo
Robert C. Wilkins

SECRETARY
Kenneth E. Koch

TREASURER
Archille C. Lagasse

BUILDER
BOARD OF DIRECTORS
Edward P. Gagnon
Bernard H. Marion
Howard T. McGaughey
Vincent M. Padula
John R. Pichowicz
Costas G. Psoinos
Frank Schiripo
Leo Sevigny
Donald M. Van Greenby

ASSOCIATE
BOARD OF DIRECTORS
James Derderian
Arthur E. Fosse
Edward L. Mahoney
Edward L. Norton

NATIONAL DIRECTORS
Howard T. McGaughey
Harold J. Pearson

ALTERNATE
NATIONAL DIRECTORS
Gilbert G. Campbell
Philip Kimmel

These units could be made available for sale or rent approximately 300 days after clear title to the land is made available to the builders.

In addition to the willingness and ability of local home builders to participate in new construction in the Renewal Area, we are also interested in the rehabilitation or conservation phase of the program. We would be willing to purchase and reconstruct in accordance with minimum code standards, a small number of existing dwelling structures if they were made available to us. Whereas this program is in the experimental stage across the country, we are unable to give cost estimates for this work, or rental or sales schedules. We do, however, want to make a favorable impression on the Lowell renewal market, and therefore, would make every effort to keep our costs and the rental or sales prices to a minimum.

Very truly yours,

HOME BUILDERS ASSOCIATION
OF GREATER LOWELL, INC.

Lloyd A. Fosse

Lloyd A. Fosse
President

LAF/dh

MEMBER OF NATIONAL ASSOCIATION OF HOME BUILDERS OF THE UNITED STATES

Project Improve.

PROJECT IMPROVEMENTS PLAN

NORTHERN CANAL RENEWAL AREA

May 25, 1961

Prepared by

City Planning Department
City Hall
Lowell, Massachusetts

for

Lowell Housing Authority

PROJECT IMPROVEMENTS PLAN

TABLE OF CONTENTS

		Page No.
A.	INTRODUCTION	1
B.	STREET IMPROVEMENTS	1
	1. NEW STREETS	1
	2. STREET RESURFACING	4
	3. STREET REMOVAL	5
	4. STREET CURB REMOVAL	6
C.	UNDERGROUND UTILITIES IMPROVEMENTS	7
	1. WATER LINES	7
	(a) Installation	7
	(b) Abandonment	8
	2. FIRE HYDRANTS	9
	(a) Installation	9
	(b) Relocation	9
	(c) Abandonment	10
	3. SEWER LINES	10
	(a) Installation	10
	(b) Abandonment	11
	4. CATCH BASINS	12
	(a) Installation	12
	(b) Relocation	12
	(c) Abandonment	13
	5. MANHOLES	14
	(a) Installation	14
	(b) Abandonment	14

PROJECT IMPROVEMENTS PLAN

TABLE OF CONTENTS

		Page No.
6.	TRAFFIC SIGNALS.....	14
	(a) Abandonment.....	14
D.	RECREATION.....	15
	1. TOT LOTS.....	15
E.	MUNICIPAL FACILITIES.....	15
	1. PARKING LOTS.....	15
F.	MISCELLANEOUS.....	16
G.	RAILROAD TRACK.....	16
H.	COST SUMMARY.....	16
I.	MAP SUPPLEMENT	

Street Improvement Plan

Underground Utilities Sewer & Water Lines

Underground Utilities Adjustment Plan

A. INTRODUCTION

The information provided in the Project Improvements Plan shall include an identification of the scope and character of each type of project improvements proposed under the appropriate categories to achieve the Urban Renewal Plan objectives.

B. STREET IMPROVEMENTS

1. NEW STREETS

Two new streets have been proposed, one a 75' right-of-way and the other a 70' right-of-way to:-

(a) Improve vehicular traffic throughout the entire renewal area.

(b) Remove through traffic and dangerous intersections in the residential rehabilitation neighborhood.

(c) Provide adequate access to industrial sites.

a. The new 75' right-of-way cost breakdown includes: (See Map No. 2 attached).

3580 linear feet of new street, consisting of two 30' wide pavements. This is equal to 23,866 square yards of constructed roadway at $5 per square yard = $119,330

5080 linear feet of concrete sidewalks consisting of 6' wide pavement equals 30,480 square feet @ $1.10/sq. ft. = 33,528

14,320 linear feet of granite curbing at $3 per linear foot	= $ 42,960	
1 Bridge over canal	= 150,000	
Repairing Canal wall along street with necessary reinforcing	= 40,000	
		$385,818
Engineering fee		19,290
		$405,108
Cost Adjustment 10%		40,510
Total		$445,618
Say		$445,600

b. The new 70' right of way cost breakdown includes:-

800 linear feet of new street consisting of a 56' wide pavement equals 4977 sq. yards @ $5 per sq. yd.	= $ 24,885	
1600 linear feet of concrete sidewalks consisting of 7' wide pavement equals 11,200 sq. ft. @ $1.10 a sq. ft.	= $ 12,320	
1600 linear feet of granite curbing at $3 per linear foot	= $ 4,800	
		$42,005
Engineering fee 5%		2,100
		$44,105
Cost Adjustment 10%		4,410
Total		$48,515
Say		$48,500

New street construction at the intersection of Aiken and Moody Streets and Cabot and Moody Streets includes:-

Construction of 1050 sq. yds. of street at $5 per sq. yd.	= $	5,250
Granite Curb:		
110 linear feet of 70' radial curb @ $5 per linear foot	= $	550
126 linear feet of 80' radial curb @ $5 per linear foot	=	630
157 linear feet of 100' radial curb @ $7 per linear foot	=	1,099
204 linear feet of 130' radial curb @ $7 per linear foot	=	1,428
Sidewalks		
236 linear feet of concrete sidewalk consisting of 7' wide pavement equals 1652 sq. ft. @ $1.10 sq. ft.	=	1,817
361 linear feet of concrete sidewalk consisting of 10' wide pavement equals 3610 sq. ft. @ $1.10 per sq. ft.	=	3,971
		$14,745
Engineering fee 5%		737
		$15,482

		$15,482
Adjustment cost 10%		1,548
	Total	$17,030
	Say	$17,000

Re-alignment of Aiken Street near Hall Street Construction of 144 sq. yds. of street @ $5 per sq. yd. = $ 720

100 linear feet of granite curb @ $3/l.f. = 300

100 linear feet of concrete sidewalk consisting of 7' wide pavement equals 700 sq. ft. @ $1.10/sq. ft. = $ 770

		$ 1,790
Engineering fee 5%		90
		$ 1,880
Cost adjustment 10%		188
	Total	$ 2,068
	Say	$ 2,000

2. STREET RESURFACING

Certain streets listed below are in need of a complete resurfacing since over the years they have deteriorated and only have been spot patched.

Street Name	Length	Paved Width	Area	Square Yards	Cost
Austin	350'	26'	9,100	1,011	$ 2,527
Cabot	700'	36'	25,200	2,800	7,000
Colburn	170'	28'	4,760	529	1,322
Hall	1050'	36'	37,800	4,200	10,500
Hanover	220'	33'	7,260	806	2,015
James	200'	37'	7,400	822	2,055
Pawtucket	1300'	36'	46,800	5,200	13,000
Race	210'	36'	7,560	840	2,100
Spalding	180'	28'	5,040	560	1,400
Suffolk	300'	43'	12,900	1,433	3,582
				18,201 sq. yds.	$45,500

Sidewalk Resurfacing @ $1.50 per sq. yd.

In conjunction with street resurfacing, sidewalks adjacent to these streets must be resurfaced with bituminous concrete. Two 6 foot sidewalks bordering each of the above streets equals 9360 linear feet, which in turn equals 6240 sq. yds. of bituminous concrete.

Total say $9,500

3. STREET REMOVAL

With improved street facilities certain streets are to be abandoned, the cost of which is approximately $2 per square yard for street removal. The following streets are to be removed.

Street Name	Length	Paved Width	Area	Square Yards	Cost
Cheever	1305'	36'	49,980	5220	10,440
Coolidge	575'	36'	20,700	2300	4,600
Dodge	250'	26'	6,500	722	1,444
Dutton	950'	28'	26,600	2511	5,022
Hall	500'	26'	18,000	2000	4,000
Hanover	200'	33'	6,600	733	1,466
Melvin	320'	28'	8,960	995	1,990
Moody	660'	44'	29,040	3226	6,452
Prince	520'	33'	17,160	1906	3,812
Race	450'	36'	16,200	1800	3,600
Suffolk	400'	33'	13,200	1464	2,928
Tilden	360'	33'	11,880	1320	2,640
Tremont	320'	33'	10,560	1173	2,346
Tucker	575'	36'	20,700	2300	4,600
Ward	485'	28'	13,580	1509	3,018
Worthen	840'	33'	27,720	3080	6,160
				32,259 sq. yds.	$64,518
				Total Say	$64,500

4. STREET CURB REMOVAL

Curb removal for the following streets is estimated at $1.50 per linear foot.

Street Name	Linear Feet (including both sides of street)	Cost
Cheever	2610	$3915
Coolidge	1150	1725

Street Name	Linear Feet (including both sides of street)	Cost
Dodge	500	$ 750
Dutton	950 (one side only)	1425
Ford	2920	4380
Hall	1000	1500
Hanover	200 (one side only)	300
Moody	1320	1980
Prince	1040	1560
Race	900	1350
Suffolk	800	1200
Tilden	720	1080
Tremont	640	960
Tucker	1150	1725
Ward	970	1455
Worthen	1680	2520
		$27,825
	Total Say	$28,000

C. UNDERGROUND UTILITIES IMPROVEMENTS

1. WATER LINES

(a) Installation

Installation of 790 linear feet of 20" water main along new street @ $21 per ft. $16,590

Installation of 800 linear feet of 12" water main along new

street @ $11 per ft.	$ 8,800
	$25,390
Engineering fee and cost adjustment 10%	2,539
	$27,929
Total Say	$28,000

(b) Abandonment

Water mains to be sealed are estimated at $100 per sealed end. The following streets have water mains to be sealed.

Austin	1 end	$100
Bradford	1 end	100
Cheever	2 ends	200
Dutton	2 ends	200
Ford	2 ends	200
Hall	2 ends	200
Hanover	2 ends	200
James	1 end	100
Melvin	2 ends	200
Prince	1 end	100
Race	1 end	100
Suffolk	1 end	100
Tilden	2 ends	200
Tremont	2 ends	200
Tucker	1 end	100

Ward	1 end	$100
Worthen	2 ends	200
6" line between Prince and Tilden Streets	1 end	100
	Total Say	$2,700

2. FIRE HYDRANTS

(a) Installation

The cost of fire hydrant installation is $300. There are three new hydrants proposed for the new 70' right-of-way @ $300 each $900

One new hydrant on Moody Street @ $300 300

Total $1,200

(b) Relocation

The cost of relocating fire hydrants is $200. The following fire hydrants are to be relocated:

1 - corner of Tilden and Moody Streets	$200
1 - corner Suffolk and Moody Streets	200
1 - corner of Race and Dodge Streets	200
1 - corner of Ford and Cabot Streets	200
1 - corner of James and Ford Streets	200

1 - corner of Aiken and Cheever Streets		$200
1 - corner of Tucker & Pawtucket Streets		200
	Total	$1,400

(c) Abandonment

The cost of fire hydrant abandonment is $100. The following hydrants are to be abandoned:

Bradford Street	1	$100
Cheever Street	4	400
Dutton Street	3	300
Ford Street	2	200
Hall Street	2	200
Hancver Street	1	100
Melvin Street	1	100
Prince Street	3	300
Tremont Street	3	300
Tucker Street	1	100
Ward Street	1	100
Worthen Street	3	300
2 Fire Hydrants north of 75' right-of-way		200
	Total	$2,700

3. SEWER LINES

(a) Installation

750' of approximately 12" sewer line along 70' right-of-way @

$15 per linear ft.	$10,250
800' of approximately 12" sewer line along 75' right-of-way @ $15 per linear ft.	12,000
230' of 10" sewer line along Pawtucket Street @ $12 per linear ft.	2,760
	$25,010
Engineering fee and cost adjustment 10%	2,501
	$27,511
Total Say	$27,500

(b) Abandonment

The following sewer lines are to be abandoned at a cost of $100 per line.

Bradford Street	3 lines @ $100	$ 300
Cheever Street	2 lines @ $100	200
Coolidge Street	1 line @ $100	100
Dodge Street	1 line @ $100	100
Alley between Dutton and Worthen Streets	1 line @ $100	100
Hall Street	1 line @ $100	100
Melvin Street	1 line @ $100	100
Prince Street	1 line @ $100	100
Alley between Prince and Worthen Streets	1 line @ $100	100
Tucker Street	1 line @ $100	100

Ward Street	1 line @ $100	$100
Worthen Street	2 lines @ $100	200
	Total	$1,600

4. CATCH BASINS

(a) Installation

The cost of installing catch basins is $600 per basin. The following basins are to be installed:

17 new catch basins along 75' right-of-way @ $600 ea.	$10,200
4 new catch basins along 70' right-of-way @ $600 ea.	2,400
2 new catch basins corner of Aiken Street and 75' right-of-way @ $600 ea.	1,200
1 catch basin corner of Austin and Merrimack Streets @ $600 ea.	600
1 new catch basin corner of Cabot and Merrimack Streets @ $600 ea.	600
1 new catch basin corner Merrimack and Spalding Streets @ $600 ea.	600
2 new catch basins on Pawtucket Street @ $600 ea.	1,200
	$16,800
Engineering fee and cost adjustment 10%	1,680
	$18,480
Total Say	$18,500

(b) Relocation

The estimated cost of relocation of catch basins is $800 each. The follow-

ing catch basins are to be re-
located:

1 catch basin at the corner of
Merrimack and Race Streets to
be relocated to Merrimack Street
@ $800 $800

(c) Abandonment

The cost of abandoning catch
basins is $50 ea. The following
catch basins are to be abandoned:

Bradford Street	2 catch basins @ $50 ea.	$100
Cheever Street	7 catch basins @ $50 ea.	350
Dodge Street	3 catch basins @ $50 ea.	150
Alley between Dutton and Worthen Streets	5 catch basins @ $50 ea.	250
Hall Street	1 catch basin @ $50 ea.	50
Prince Street	5 catch basins @ $50 ea.	250
Alley between Prince & Worthen Streets	2 catch basins @ $50 ea.	100
Race Street	1 catch basin @ $50 ea.	50
Suffolk Street	2 catch basins @ $50 ea.	100
Tucker Street	3 catch basins @ $50 ea.	150
Ward Street	3 catch basins @ $50 ea.	150
Worthen Street	13 catch basins @ $50 ea.	650
Area northwest of Prince Street	14 catch basins @ $50 ea.	700
		$3,050
	Total Say	$3,000

5. MANHOLES

(a) Installation

The installation of manholes is included in the installation cost of sewer lines.

(b) Abandonment

The following manholes are to be abandoned at a cost of $300 ea. for capping and filling:

Bradford Street	11 Manholes @ $300 ea.	$3,300
Cheever Street	5 Manholes @ $300 ea.	1,500
Coolidge Street	2 Manholes @ $300 ea.	600
Dodge Street	5 Manholes @ $300 ea.	1,500
Dutton Street	1 Manhole @ $300 ea.	300
Melvin Street	8 Manholes @ $300 ea.	2,400
Area northwest of Prince Street	2 Manholes @ $300 ea.	600
Alley between Prince & Worthen Streets	1 Manhole @ $300 ea.	300
Tucker Street	3 Manholes @ $300 ea.	900
Ward Street	1 Manhole @ $300 ea.	300
	Total	$11,700

6. TRAFFIC SIGNALS

(a) Abandonment

Four traffic lights are to be abandoned at the corner of Aiken and Moody Streets. The cost of abandonment is $200 for

each signal. Total cost $800

D. RECREATION

1. TOT LOTS

Equipment, landscaping, grading, lighting and other necessities are expected to cost $10,000. The need for this facility in a residential neighborhood in which there are no recreational facilities is quite evident. Total $10,000

E. MUNICIPAL FACILITIES

1. PARKING LOTS

The need for parking facilities in the commercial district of the Northern Canal Area is quite apparent when one realizes that if small commercial centers in the core city are to survive, some type of parking arrangements must be provided. Two areas have been designated as municipal parking areas. One a 25,000 square foot lot and the other 16,000 square feet. By cost estimates for other municipal parking lots constructed in the city, a cost estimate per car space has been determined. The proposed lots will together accommodate approximately 130 cars. A cost factor of $700 per car space equals $91,000 for

construction of these parking facilities. This cost factor per car space includes grading, bituminous paving, lighting, landscaping and engineering fees.

Total say $90,000

F. MISCELLANEOUS

(a) Chain link fence along new 75' right-of-way and Northern Canal, approximately 2000 linear feet at $4.00 per foot. $ 8,000

(b) Street trees, approximately 200 in the residential neighborhood @ $80 per tree for trees of 20' in height. $ 16,000

Total $ 24,000

G. RAILROAD TRACK

The relocation of existing railroad track is estimated at $18,000. (See attached exhibit "A").

The relocation of the existing track cannot be otherwise provided except as a non-cash grant-in-aid. The track will serve more than one disposition parcel. Besides being an incentive for new industries seeking intown locations, it will substantially benefit adjacent existing industries.

H. COST SUMMARY

1.	New Streets -	$513,100
2.	Street Resurfacing -	45,500
3.	Sidewalk Resurfacing-	9,500

4.	Street Removal	-	$ 64,500
5.	Curb Removal	-	28,000
6.	Water lines	-	30,700
7.	Hydrants	-	5,300
8.	Sewers	-	29,100
9.	Catch basins	-	22,300
10.	Manholes	-	12,500
11.	Recreation areas	-	10,000
12.	Parking lots	-	90,000
13.	Miscellaneous	-	24,000
14.	Railroad track	-	18,000
		GRAND TOTAL	$902,500

I. MAP SUPPLEMENT

On the following pages are maps illustrating the existing and proposed improvements in the project area.

Code No. R-224
Exhibit "A"

BOSTON AND MAINE RAILROAD
AEM-EHS

NORTH STATION, BOSTON 14, MASS. CAPITOL 7-6000

T. K. DYER
CHIEF ENGINEER

Boston, April 4, 1961

Mr. Charles M. Zettek
Planning Director
City of Lowell
Lowell, Mass.

Dear Sir:

This letter has reference to yours of March 14, 1961 regarding proposed urban renewal northwest of Dutton and Merrimack Streets in Lowell.

In my letter of December 5, 1960 I pointed out that your map submitted November 4, 1960 indicated proposed track curvature of 32 degrees, which we consider to be undesirable.

We now submit that if the track layout is redesigned on the basis of 20 degree curvature (which will accomodate most current freight equipment), moving the proposed track from the north side to the south side of New Street, a satisfactory layout may be obtained.

We have investigated the facilities on the existing trackage off of Dutton St. which you propose to remove, and find that approximately 1,500 carloads per year are handled by industries now served by the Railroad.

With the understanding that most of these firms will continue to be served, and that plans satisfactory to all concerned can be developed, we submit the following preliminary figures:

(1) The estimated cost of the relocated spur track within the project area boundaries: $18,000.

(2) The estimated cost of reducing curvature to 20 degrees outside the project area near Perkins St.: $ 7,500.

With regard to (2) it is understood that this improvement will be accomplished if the relocation (1) is undertaken.

The estimates quoted are strictly preliminary, subject to revision upon development of detailed plans. The Railroad would prefer to do any work required on a Force Account basis, rather than on a bid basis.

Very truly yours

T. K. DYER
Chief Engineer

MAP NO. 7

MERRIMACK RIVER

MERRIMACK RIVER

AIKEN STREET

PERKINS STREET

HALL STREET

CABOT STREET

PAWTUCKET STREET

NORTHERN CANAL

NEW STREET

JAMES STREET

MOODY STREET

SPALDING ST.

AUSTIN ST.

RACE ST.

HANOVER ST.

SUFFOLK STREET

WESTERN CANAL

CANAL

COLBURN ST.

MERRIMACK STREET

PROJECT BOUNDARY

LEGEND

- CHIMNEY
- MANHOLE
- PROPOSED MANHOLE
- CATCH BASIN
- PROPOSED CATCH BASIN
- FIRE HYDRANT
- PROPOSED FIRE HYDRANT
- COMBINATION SANITARY AND SURFACE SEWER
- PROPOSED SEWER
- WATER MAIN
- PROPOSED WATER MAIN

UNDERGROUND UTILITIES
SEWER AND WATER LINES
NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

100 50 0 100 200
SCALE IN FEET

DATE 11/28/60

REV.

CODE NO.

MAP NO. 8

MERRIMACK RIVER

MERRIMACK RIVER

PERKINS ST.

HALL ST.

HALL ST.

PAWTUCKET ST.

AIKEN ST.

CABOT ST.

SUFFOLK ST.

CANAL

NEW STREET

NORTHERN CANAL

NORTHERN CANAL

JAMES ST.

MOODY ST.

MOODY ST.

MOODY ST.

SPALDING ST.

AIKEN ST.

AUSTIN ST.

CABOT ST.

RACE ST.

CANAL

HANOVER ST.

WESTERN

COLBURN ST.

MERRIMACK CANAL

PROJECT BOUNDARY

MERRIMACK ST.

MERRIMACK ST.

6" WATER MAIN
8" WATER MAIN
15" Portland
6" gas
4" gas main
12" Akron Sewer
4" gas main
10" Portland
12" Portland
6" gas main
12" Akron
24" WATER MAIN
2" gas main
12" X 10" Brick Sewer
4" gas
8" high pressure gas main (R)
12" Clay Sewer
16" Clay Sewer
20" WATER
24" Brick Sewer
15" Brick Circle
20" WATER
4" gas main
12" Akron Sewer
4" gas main
6" WATER
8" WATER
(R)

LEGEND

○	ABANDONED MANHOLE
□	" CHIMNEY
⊟	" CATCH BASIN
△	" FIRE HYDRANT
●	" TRAFFIC LIGHT
———	" COMB. SAN. & SURF. SEWER
———	" WATER MAIN
- - - -	" GAS MAIN
(R)	RELOCATED ITEMS

UNDERGROUND UTILITIES ADJUSTMENTS PLAN

NORTHERN CANAL RENEWAL AREA UR MASS. 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

100 50 0 100 200
SCALE IN FEET

DATE 11/25/60

REV.

CODE NO.

Land Disposal

LAND DISPOSITION REPORT

NORTHERN CANAL RENEWAL AREA

June 1961

Lowell Housing Authority
Lowell, Massachusetts

NORTHERN CANAL
UR MASS. R-16

FINAL PROJECT REPORT
Part 1 Application for Loan and Grant

Date.....
Code No.....

BINDER NO.

Prepared by

City Planning Department
City Hall
Lowell, Massachusetts

for

Lowell Housing Authority

LAND DISPOSITION REPORT

Code No. R-225

1. Two separate market analysis and appraisal reports are submitted under separate cover as follows:

   a. Report entitled "Land Utilization and Marketability Study, Lowell, Massachusetts, Northern Canal Renewal Area, UR Mass. 16" consisting of 104 pages prepared by Fred R. O'Donnell, M.A.I. S.R.A., 3 Court Street, Westfield, Massachusetts.

   b. Report entitled "Re-Use Appraisal Northern Canal Renewal Area - Project Mass. R-16, Lowell, Massachusetts" consisting of 4 sections in four separate binders and consisting of a total of 1,072 pages, submitted on June 1, 1961 and prepared by Ryan, Elliott and Company, Inc., 140 Federal Street, Boston 10, Massachusetts.

2. As evidence of the availability of mortgage financing for private redevelopment under provisions of the Urban Renewal Plan, see opinion of Appraiser in Ryan, Elliott Re-Use Appraisal Report, and also the letters from local banks attached to this report as exhibit "B".

3. A complete tabulation of land disposal estimates is attached to this report as exhibit "A".

4. There is no difference between the "Appraiser's Estimate" and the "LPA Estimate".

5. No site clearance work or installation of project improvements is to be provided by redevelopers.

6. There are no proposed provisions for special taxation, limitation of taxation, exemption from taxation or special assessments that will affect project land or the improvements to be provided to redevelopers.

7. No project land to be sold will be restricted on the basis of race, creed, color or national origin. A covenant prohibiting such discrimination will be included in every deed or lease running with the land. An anti-discrimination statement to this effect is to be included in the official Urban Renewal Plan (see page 4).

8. A map entitled "Land Disposition Map" dated 12/20/60 is attached as exhibit "C", which shows clearly the disposal parcels, the boundaries, parcel areas, redevelopment uses and easements for public utilities. An enlarged parcel by parcel map is included in Section III of the referred to Ryan-Elliott Report.

9. There will be nine (9) parcels of land to be disposed of for public or non-profit institutional use. Information on these nine sites is as follows: (For Site Nos. refer to Map Exhibit "C").

(a) Site No.	(b) Proposed Redeveloper	(c) Est. Acquisition Date	(d) Est. Disposal Price
3	Lowell Tech Institute (Comm. of Massachusetts)	1962 1963	$65,000
7	City of Lowell	1962	$45,000
13	St. Joseph's School	1962	$ 4,000
15	St. Joseph's School	1962	$ 4,000
16	City of Lowell	1963	$ 3,000
19	City of Lowell	1962	$28,000
23	City of Lowell	1963	$29,000
27	City of Lowell	1963	$37,500
29	City of Lowell	1964	$ 4,500

(e) The L.P.A. will ask H.H.F.A. to concur in the proposed disposal including disposal prices as part of the Part II application. That is, for example, a draft of the proposed Cooperation Agreement with the City of Lowell will be submitted to H.H.F.A. for approval before it is submitted to the Lowell City Council for action. Said Cooperation Agreement will spell out in exact detail the amounts the City will pay for the above referred to parcels. Similar agreements between the L.P.A. and Lowell Tech and St. Joseph's School will also be submitted to H.H.F.A. for concurrence prior to Part II submission.

There is only one parcel of land to be disposed of to a redeveloper to whom the land has special adaptability and value. This is Site No. 1 shown on attached map exhibit "C". The developer is Sonoco Products Company, an existing small industry with a very successful operation that today owns land and buildings covering about 1/3 of Site No. 1. A letter from the City Planning Director to the Company dated May 18, 1960 is attached as exhibit "D". This letter explains the alternatives the Company may take under this program. It is the L.P.A.'s intention to submit a proposed contract between the Sonoco Company and the L.P.A. to H.H.F.A. for concurrence and to place the approved contract on the agenda for the officially required public hearing for this project. This contract will then be finally submitted with the final Part II application. In summary, the Parcel No. is Site No. 1. The proposed redeveloper is Sonoco Products Company. The proposed acquisition date is 1962 or as soon as possible after project execution. The estimated disposal price is $20,000. L.P.A. will ask H.H.F.A. concurrence prior to Part II submission.

EXHIBIT A

FORM OF TABULATION OF LAND DISPOSAL ESTIMATES

	Redevelopment	Approx. No. of Parcels	Area Sq. Ft.	Valuations	
				Appraiser's Estimate	LPA's Estimate
1	Total uses	41	2,319,385	$600,530	$ Same
2	Total public and quasi-public uses	9	797,080	$224,500	Same
	a. Streets and other public R/W (by dedication)	0	-	None	
	b. Streets and other public R/W	0	-	None	
	c. Parks, playgrounds, etc. (by dedication)	1	5,790	$ 3,000	
	d. Parks, playgrounds, etc.	2	25,920	$ 12,500	Same
	e. Public utility easements	0	-	None	
	f. Low-rent public housing	0	-	None	
	g. Other public uses	5	342,715	$144,000	Same
	h. Nonprofit institutional	1	422,655	$ 65,000	Same
3	Total private uses	32	1,522,305	$376,030	Same
	a. Residential	18	557,715	$148,700	Same
	b. Commercial	9	44,280	$ 89,080	Same
	c. Light industrial	5	920,310	$138,250	Same
	d. Heavy industrial	0	-	None	
	e. Other	0	-	None	

Exhibit "B"
Code No. R-225

MIDDLESEX COUNTY NATIONAL BANK

BELMONT · BURLINGTON · CAMBRIDGE · EVERETT · LOWELL
MALDEN · MAYNARD · MEDFORD · MELROSE · NORTH READING
READING · SOMERVILLE · STONEHAM · WILMINGTON
MASSACHUSETTS

Lowell, Massachusetts
June 20, 1961

Mr. Charles M. Zettek,
City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

The Middlesex County National Bank has a good supply of mortgage funds available. We are interested in the Northern Canal Renewal Project in Lowell, and would look with favor on an opportunity to provide mortgage financing to responsible private redevelopers.

Enclosed herewith is a statement of the Bank.

Very truly yours,

Eugene Tellier

Eugene Tellier
Asst. Vice President

Encl.

Comparative Statement of Condition

The MIDDLESEX COUNTY National Bank

AS AT DECEMBER 31

Resources

	December 31 1960	1959
Cash and Due from Banks	$ 16,088,511	$ 14,323,462
U. S. Government Obligations	28,845,529	28,348,441
State and Municipal Bonds	9,125,222	8,494,139
Federal Reserve Bank Stock	180,000	180,000
Other Securities	259,899	423,792
Loans Guaranteed or Insured by U. S. Government Agencies	7,443,350	8,602,081
Other Loans (1960 $46,052,215; 1959 $42,202,573)		
Less Reserve (1960 1,522,866; 1959 1,442,428)	44,529,349	40,760,145
Banking Houses	1,099,290	1,109,603
Vaults, Furniture and Fixtures	175,380	138,839
Other Real Estate Owned	159,328	43,095
Accrued Income Receivable	181,264	132,250
Other Assets	663,348	871,513
	$108,750,470	$103,427,410

Liabilities

	December 31 1960	1959
Deposits	$ 94,342,795	$ 91,032,100
Reserves for:		
Dividends	320,000	300,000
Contingencies, Interest, Taxes, etc.	1,711,960	892,659
Unearned Discount and Income	1,056,851	910,418
Other Liabilities	3,856,521	3,197,774
Capital	2,000,000	2,000,000
Surplus	4,000,000	4,000,000
Undivided Profits	1,462,343	1,094,459
	$108,750,470	$103,427,410

Other Liabilities include Items in Transit.

mber of: BAYSTATE CORPORATION ★ FEDERAL RESERVE SYSTEM ★ FEDERAL DEPOSIT INSURANCE CORPORATION

Exhibit "B"
Code No. R-225

Financial Statement

RECONCILIATION OF CAPITAL, SURPLUS AND UNDIVIDED PROFITS

Balance, December 31, 1959		$7,094,459
Net Earnings	$ 960,909	
Transferred from Accrued Taxes	98,000	
Miscellaneous Credits (Net)	3,975	1,062,884
		$8,157,343
Less:		
Dividends Declared	$ 520,000	
Transferred to Reserve for Other Loan Losses	175,000	695,000
Capital	$2,000,000	
Surplus	4,000,000	
Undivided Profits	1,462,343	
Capital, Surplus and Undivided Profits, December 31, 1960	$7,462,343	$7,462,343

A growing number of requests for term loans secured by rea estate mortgages on commercial properties constitutes a majo demand for our available funds. Our policy has been and con tinues to be to accommodate our own customers first and to th fullest extent possible.

BANK OPERATIONS

Our internal operations continue under constant study in ou effort to keep pace with technological change and our customers needs. Presently we are installing Sensitronic Bookkeeping Ma chines—semi-automatic devices which should eventually increase efficiency. Conversion of part of our Bookkeeping Department is already complete.

To prepare the way for these machines, we began this year to encode account numbers on checks in magnetic ink, after having distributed account identification cards to our customers. These new operations represent the culmination of prolonged research undertaken by the Bank.

The advantages of uniform processing, automatic audit control, and speedier collection will next be extended to the mortgage loan department.

With sadness and regret we record here the passing of one of our Directors and three of our Officers this past year.

We were grieved by the death of Joseph E. Hollingworth on April 3, 1960. His many years of faithful service on our Board of Directors and as Chairman of our Appleton-Billerica Board of Managers accentuate our feelings of personal loss.

Officers of three of our branches passed from our ranks, where they had served with loyalty, efficiency and great promise. Richard F. Alden of our new North Reading office died February 2, 1960; Reginald B. Jones of the staff at Maynard passed away October 7, 1960; and G. Garnet Reid of the Inman Square branch died November 17, 1960.

We will deeply miss these close associates whose years with us we remember gratefully. Their friendship and their service were greatly valued.

Oliver T. Bergstrom
President

Exhibit "B"
Code No. R-225

JEANNE D'ARC CREDIT UNION

Caisse Populaire Jeanne d'Arc

666 MERRIMACK ST. LOWELL, MASS.

June 23, 1961

Charles M. Zettek, Planning Director
City of Lowell, Planning Department
City Hall, Lowell, Massachusetts

Dear Mr. Zettek:

To the extent that this bank can be of service in mortgage financing for private redevelopment, please be advised that we will be pleased to consider such obligations.

Yours very truly,

HWBourgeois/L

President

Exhibit "B"
Code No. R-225

The Largest Mutual Savings Bank in Lowell — Established 1871

THE CENTRAL SAVINGS BANK



50 CENTRAL STREET
LOWELL, MASSACHUSETT
ADDITIONAL ENTRANCE ON PRESCOTT STREET

June 21, 1961

Mr. Charles M. Zettek
City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

We are pleased to answer your letter of June 19th. The Central Savings Bank is always interested in any project for the benefit of our community. As regards the Northern Canal Renewal Project, we have funds available for mortgage financing to any responsible private redevelopers.

Enclosed is our statement of condition on September 30, 1960.

Sincerely yours,

CENTRAL SAVINGS BANK

Walter C. Wilson

Walter C. Wilson, President

WCW:vmd
encl.

Exhibit "B"
Code No. R-225

OFFICERS

President
Walter C. Wilson

Vice-Presidents
Philip S. Marden — Harry G. Pollard
George H. Upton

Treasurer
Hans H. Schliebus

Assistant Treasurers
Gerald F. Bolton — Howard C. Dick
J. Donald Adams

Board of Investment
Harold E. Clayton — George H. Upton
Carleton J. Lombard — Walter C. Wilson

Trustees

Harold E. Clayton	Harry G. Pollard
Frederic B. Emerson, 2nd	William L. Rust
Paul A. Gagnon	Hans H. Schliebus
Carleton J. Lombard	Wm. T. Sheppard
Philip S. Marden	Edward B. Stevens
Bertrand A. McKittrick	George H. Upton
Robert T. Morse	Walter C. Wilson
Francis F. O'Donnell	Walter C. Wilson, Jr.

Corporators
(In addition to above Trustees)

Maurice Barlofsky	Allen Gerson
Clarence A. Bartlett	Robert H. Goldman
Calvin A. Burger	John E. Leggat
Lincoln Clark, Jr.	W. Douglas Leggat
Harold E. Clayton, Jr.	Morey Levine
James F. Conway	Harold D. Macdonald
Charles E. Cooke, Jr.	David H. Mason
Elliott T. Cowdrey	Robert A. McKittrick
Eugene F. Crane	Robert E. Picken
John L. Dusseault	Arthur G. Pollard
George C. Eliades	George O. Robertson
Arthur L. Eno, Jr.	Roy C. Stephenson
Frank A. Frisselle, Jr.	H. Bailey Trull
James J. Gaffney, Jr.	Alvah H. Weaver

STATEMENT OF CONDITION

September 30, 1960

Deposits (24,494 accounts)	$ 39,130,617.80
Savings Club (2600 members)	219,164.00
Due on Uncompleted Loans	758,482.29
Mortgages - Suspense	918,349.12
Other Liabilities	42,104.77
SURPLUS (Guaranty Fund and Undivided Earnings including October Dividend estimated at $690,000)	**5,020,811.33**
	$ 46,089,529.31

SCHEDULE OF INVESTMENTS

U. S. Government Bonds	$ 13,017,416.40
City and Town Bonds	69,986.60
Railroad Equipment Certificates	877,569.21
Bank Stocks	1,222,123.86
Real Estate Loans	28,921,719.99
Personal Loans	947,542.07
Bank Buildings and Fixtures	606,851.08
Deposit Insurance Fund	1.00
Mutual Savings Central Fund	40,022.91
Other Assets	4,753.99
Deposits in Banks and Cash	381,542.20
	$ 46,089,529.31

CURRENT DIVIDEND RATE 3¾% PER ANNUM

ALL DEPOSITS INSURED IN FULL

THE CENTRAL SAVINGS BANK

ALL SAVINGS INSURED IN FULL

This is a Mutual Savings Bank operated solely for the benefit of the depositors. There are no stockholders.

Individual Deposits received from $1. to $10,000. may accumulate by addition of dividends to $20,000.

Joint Accounts received in the name of two persons (payable to either or survivor) from $1. to $20,000. may accumulate by addition of dividends to $40,000.

Deposits earn interest from the TENTH of each month.

Income from Deposits in Massachusetts Savings Banks is free from tax under Massachusetts Income Tax Law.

Deposits in this bank are INSURED IN FULL under Massachusetts Laws.

Services

Safe Deposit Boxes	U. S. Savings Bonds
Register Checks	Savings Accounts
Traveler Checks	School Savings
Personal Loans	Savings Clubs
Mortgage Loans	Bank by Mail
F. H. A. Loans	Savings Bank
Collateral Loans	Life Insurance

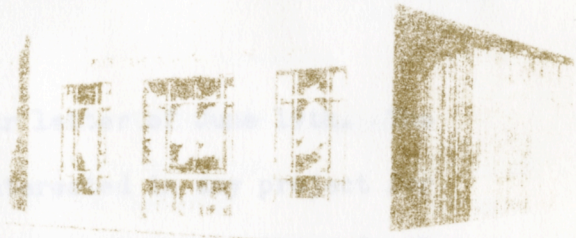
Our Appreciation

Many new customers come to us through the recommendations of our depositors. We sincerely appreciate such recommendations because increased business brings greater benefits to all concerned.

OCTOBER

Statement of Condition

1960



SEMI-ANNUAL REPORT

THE INCORPORATED BANK

CENTRAL

SAVINGS BANK

60 CENTRAL STREET

LOWELL, MASSACHUSETTS

ALL DEPOSITS INSURED IN FULL

DIVIDENDS payable third Wednesday APRIL OCTOBER

Exhibit "B"
Code No. R-225



ESTABLISHED 1892
FEDERALIZED 1951

BRANCH OFFICES
KEARNEY SQUARE - LOWELL, MASS.
12 CENTER STREET - BURLINGTON, MASS.

First Federal Savings
and Loan Association of Lowell

FIFTEEN HURD STREET
LOWELL MASSACHUSETTS
GLENVIEW 5-5863

June 22, 1961

Mr. Charles M. Zettek, Planning Director
City Planning Department
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

In conjunction with your inquiry regarding our interest in the redevelopment of the Northern Canal Renewal project, we would more than willing to go along with this fine project.

We have available funds for responsible redevelopers and if good construction standards are going to be followed, we would be privileged to be part of this program.

Very truly yours,

FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF LOWELL

James Ritchie pp

James Ritchie
Vice President

JR:pp

Exhibit "B"
Code No. R-225

UNION NATIONAL BANK of LOWELL

LOWELL, MASSACHUSETTS

HOMER W. BOURGEOIS
PRESIDENT

June 23, 1961

Charles M. Zettek, Planning Director
City of Lowell Planning Department
City Hall, Lowell, Massachusetts

Dear Mr. Zettek:

We are pleased to advise you that the Union National Bank of Lowell is very much interested in the rehabilitation phase and the new construction phase of the Northern Canal Renewal project in Lowell.

When and if this should become a reality, we shall be glad to consider mortgage financing for private redevelopment.

Yours very truly,

HWB/L

President

Exhibit "B"
Code No. R-225



WASHINGTON Savings Bank

[redacted]
LOWELL, MASSACHUSETTS

June 22, 1961

Mr. Charles M. Zettek
City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

The Washington Savings Bank is interested in providing mortgage financing in conjunction with both the rehabilitation phase and the new construction phase of the Northern Canal Renewal project in Lowell. We are acquainted with the provisions of federal housing legislation relative to urban renewal areas; and this bank looks forward to the opportunity to provide mortgage financing to a limited extent to responsible private redevelopers who may decide to participate in the renewal and reconstruction of the Northern Canal project.

Our assets as of June 1, 1961 amounted to $11,000,000.

Very truly yours,

John J. Hogan

President

JJH/daf

Exhibit "B"
Code No. R225

CITY INSTITUTION FOR SAVINGS

200 CENTRAL STREET
LOWELL, MASS.

BILLERICA OFFICE
IA ANDOVER ROAD
BILLERICA
MASSACHUSETTS

TEWKSBURY OFFICE
1777 MAIN STREET
TEWKSBURY
MASSACHUSETTS

June 20, 1961

Mr. Charles M. Zettek
City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

This is to acknowledge the interest of the City Institution for Savings to provide mortgage financing in conjunction with both the rehabilitation phase and the new construction phase of the Northern Canal Renewal project in Lowell.

We are acquainted with the provisions of Federal Housing Legislation relative to urban renewal areas, and this Bank looks forward to the opportunity to provide mortgage financing to responsible private redevelopers who may decide to participate in the renewal and reconstruction of the Northern Canal project.

We are attaching a statement showing the resources of the City Institution for Savings.

Very truly yours,

CITY INSTITUTION FOR SAVINGS

Charles E. Bolos President

CEB:IAB
Enclosure

Exhibit "B"
Code No. R 225

CITY INSTITUTION FOR SAVINGS

200 CENTRAL STREET

LOWELL, MASS.

BILLERICA OFFICE
A AND CHELMSFORD ROAD
BILLERICA
MASSACHUSETTS

NEWBURYPORT OFFICE
[illegible] MAIN STREET
NEWBURYPORT
MASSACHUSETTS

CITY INSTITUTION FOR SAVINGS
200 Central Street
Lowell, Mass.

June 19, 1961

ASSETS

Securities Owned	$ 4,339,965.73
Loans—Mortgages	10,343,172.61
Loans--Others	425,068.30
Bank Building & Equipment	205,165.37
Other Assets	90,854.31
Cash and Due from Banks	716,935.60
	$16,121,161.92

LIABILITIES

Deposits	$14,478,033.56
Income and Reserves	1,237,926.56
Other Liabilities	405,201.80
	$16,121,161.92

Exhibit "B"
Code No. R-225



THE LOWELL FIVE CENT SAVINGS BANK

LOWELL, MASSACHUSETTS

June 21, 1961

Charles M. Zettek, City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

The Lowell Five Cent Savings Bank is whole-heartedly interested in urban renewal.

We are acquainted with the provisions of Federal housing legislation relative to urban renewal areas, and we welcome the opportunity to provide mortgage financing to responsible private redevelopers in renewal or reconstruction of the Northern Canal project.

Attached is a statement showing the resources of this Bank.

Sincerely yours

Executive Vice-President

ENL:L

Exhibit "B"
Code No. R-225



THE LOWELL FIVE CENT SAVINGS BANK

INCORPORATED 1854

LOWELL MASSACHUSETTS

STATEMENT

JUNE 19, 1961

RESOURCES		LIABILITIES	
Cash on Hand and in Banks	$1,594,695.	Deposits	$30,415,716.
U. S. Government Securities	9,017,784.	Club Deposits	235,848.
Other Securities	1,769,386.	Mortgagors Payments not Applied	629,568.
Loans on Real Estate	21,405,014.	Due on Incompleted Loans	139,381.
Other Loans	360,101.	Other Liabilities	14,656.
Banking Premises	195,385.	Unearned Discount	90,434.
Furniture & Fixtures	92,791.	Net Interim Income	230,121.
Real Estate in Possession	11,582.	Surplus	2,804,080.
Mutual Savings Central Fund	69,014.		
Deposit Insurance Fund	15,335.		
Other Assets	28,717.		
	$34,559,804.		$34,559,804.

Exhibit "B"
Code No. R-225

LOWELL INSTITUTION FOR SAVINGS

18 SHATTUCK STREET
LOWELL, MASSACHUSETTS
Highlands Office at Cupples Square

HAROLD E. HOLLINGWORTH
President

ROBERT L. GROVES
Treasurer

June 22, 1961

Mr. Charles M. Zettek
City Planning Director
City Hall
Lowell, Massachusetts

Dear Mr. Zettek:

The Lowell Institution for Savings has been an active lender in both Title I Home Improvement Loans and Title II Home Mortgage Loans for several years. We are, therefore, interested, in conjunction with other banks in this area, in providing mortgage financing in reference to the Northern Canal Renewal project in Lowell, subject to whatever limitations may be necessary due to law and our present commitments in the F. H. A. program.

We look forward to the successful conclusion of this necessary and worthy renewal project, and shall to the extent permissible, provide mortgage financing to responsible builders and developers.

We enclose a copy of our most recent Statement of Condition.

Very truly yours,

HEH/VC
Enclosure

President.

SAVINGS BANK LIFE INSURANCE GIVES YOU MORE PROTECTION AND IT COSTS LESS

Exhibit "B"
Code No. R-225

LOWELL INSTITUTION FOR SAVINGS

18 SHATTUCK STREET
LOWELL, MASSACHUSETTS

HAROLD E. HOLLINGWORTH
President

Highlands Office at Cupples Square

ROBERT L. GROVES
Treasurer

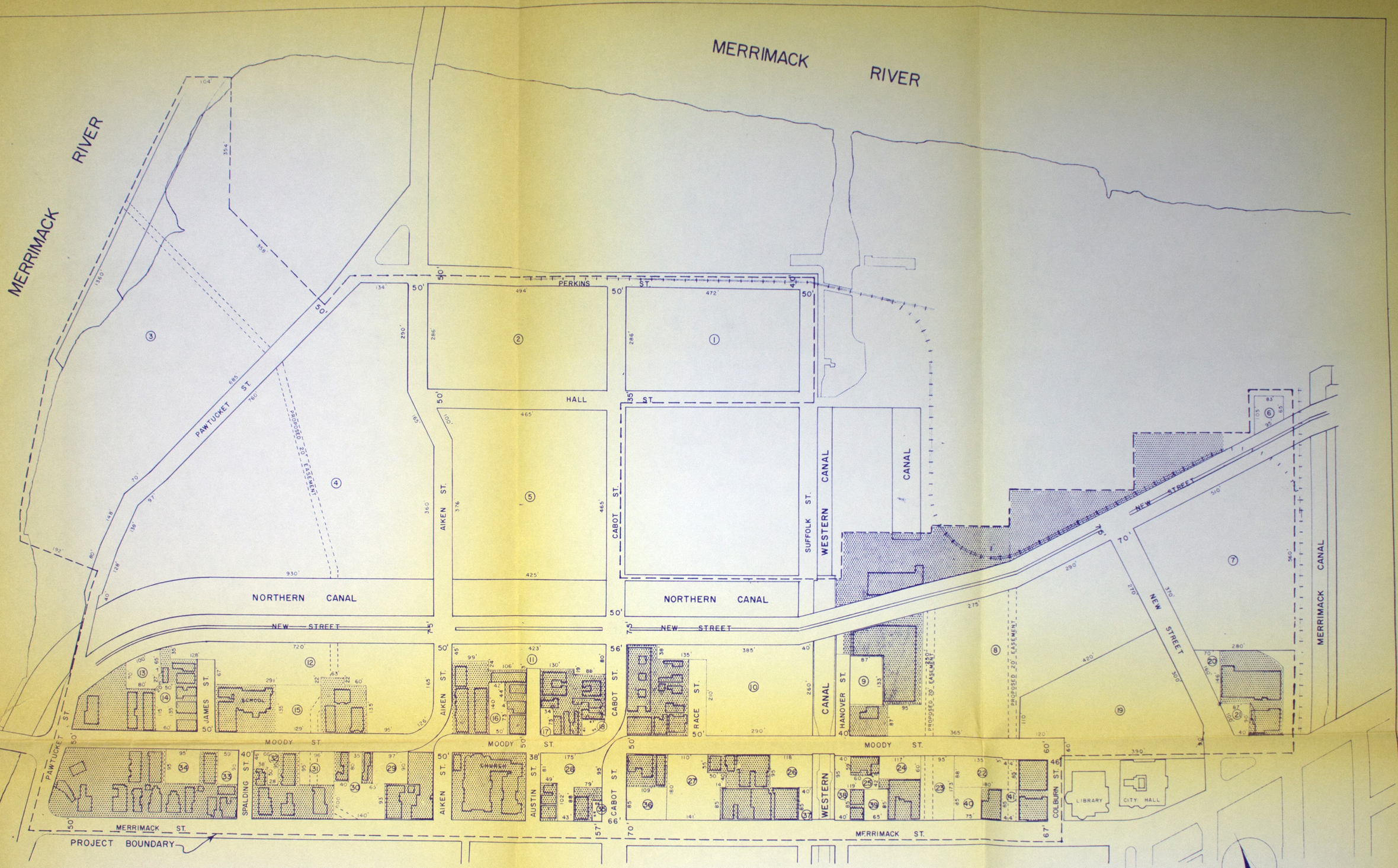
JUNE 21, 1961

ASSETS

UNITED STATES BONDS	$ 3,924,703.06
OTHER SECURITIES	1,420,147.38
LOANS ON REAL ESTATE	14,339,771.99
OTHER LOANS	1,952,382.17
REAL ESTATE FOR BANKING PURPOSES	193,568.71
FURNITURE AND FIXTURES AND EQUIPMENT	91,036.51
DUE FROM CENTRAL FUND	38,885.70
IMPROVEMENTS LEASED BRANCH QUARTERS	2,927.89
PREPAID ITEMS	9,427.93
CASH ON HAND AND DUE FROM BANKS	700,460.44
	$22,673,311.78

LIABILITIES

DEPOSITS	$20,459,766.45
SURPLUS (GUARANTY FUND (PROFIT AND LOSS (RESERVES	1,400,005.45
CURRENT INCOME LESS EXPENSES	96,597.01
UNEARNED DISCOUNT	267,165.96
MORTGAGORS PAYMENTS NOT APPLIED	337,264.36
SERIES "E" BOND ACCOUNT	2,718.75
OTHER LIABILITIES	109,793.80
	$22,673,311.78



Legend

SITE	USE	AREA SQ. FT.
1	IND.	134,475
2	IND.	143,835
3	PUB.	422,655
4	IND.	436,000
5	IND.	199,000
6	IND.	7,000
7	PUB.	181,200
8	RES.	230,500
9	RES.	11,635
10	RES.	75,000
11	RES.	32,050
12	RES.	91,600
13	PUB.	8,500
14	RES.	8,100
15	PUB.	17,420
16	PUB.	5,790
17	RES.	2,515
18	RES.	1,730
19	PUB.	111,050
20	COM.	5,100
21	COM.	6,000
22	RES.	15,620
23	PUB.	16,435
24	RES.	7,020
25	RES.	6,810
26	RES.	11,210
27	PUB.	25,300
28	RES.	19,000
29	PUB.	8,730
30	RES.	16,730
31	RES.	9,120
32	RES.	4,415
33	RES	5,575
34	RES.	9,085
35	COM.	1,540
36	COM.	9,200
37	COM.	3,400
38	COM.	3,400
39	COM.	5,525
40	COM.	6,375
41	COM.	3,740

NOTE:
All sites are serviced with necessary utilities

Not to be acquired.
IND. Industrial
COM. Commercial
PUB. Public
RES. Residential

LAND DISPOSITION MAP

NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

100 50 0 100 200
SCALE IN FEET

DATE 12/20/60
REV.
CODE NO.

Exhibit "D"
Code No. R-225
Disposition Report

May 18, 1960

Mr. P. C. Coggeshall, Chairman
Plant Development Committee
Sonoco Products Company
Hartsville, South Carolina

Dear Mr. Coggeshall:

I have been asked to reply to your letter of May 6, 1960 to Mr. Eugene McSweeney, Jr. of the Lowell Development and Industrial Commission. Mr. McSweeney arranged a meeting between Mr. C. T. Smith of your Lowell office, Mr. McSweeney and myself on May 11, 1960 at which meeting the expansion of your Lowell plant was discussed in relation to the redevelopment project planned in this general area. It was agreed that I would summarize the meeting in letter form so that your company can make a decision about your Lowell plant.

Your Lowell plant is located within the boundaries of a proposed redevelopment area that is designated the "Northern Canal Renewal Area". Your plant is located in a portion of the renewal area that this office has planned for redevelopment clearance. The larger area to be cleared is now predominantly residential in character but the future use of the clearance land is to be for light and medium industrial uses.

The normal steps taken by the City in such a redevelopment program are as follows: (a) the area is declared a substandard area and a plan is adopted for the new use of the area, (b) property in the approved areas is then acquired by negotiation (fair market value is offered for any parcel) and/or by eminent domain, (c) the people in the area are relocated and the structures are razed and the site prepared for resale, (d) the cleared land is then sold by the City to private enterprise for new construction in accordance with the adopted plan. The City has the right to sell the land by negotiation or by public auction or bidding. Preference can be given to present owners in a renewal area for the repurchase of cleared land.

Our general objective in designating this clearance area for industrial use is to provide expansion space for existing industry and cleared sites for new industry.

I explained to Mr. C. T. Smith that in your particular case and under these circumstances, your company could make a decision about your Lowell plant along any one of the following lines:

1. Let the City purchase and clear all the properties shown on the attached map bounded by Hall, Cabot, Perkins and Suffolk Street, including Race Street. Prior to such acquisition and clearance, the City would enter into a contract with your company that would guarantee the resale of land to Sonoco Products and would also specify the price to be paid by the City for the cleared land, the amount of land involved and the type of building you would erect. The contract could also provide that your present building would not be razed until part of or all of the new building was ready for occupancy thus allowing your company a continuous production schedule.

2. Let the City purchase and clear parcels 1, 3, 4, 5 and 8A shown on the attached map and then sell by negotiation to your company that portion of said parcels you would require for expansion. This could include the closing of Race Street and its inclusion in cleared land available for sale by the City.

3. Let your company provide the City at this time with the expansion plans you want to undertake showing the proposed immediate expansion and also the ultimate plant layout you would expect at this location. If these plans indicate construction quality of normally accepted standards for new industrial buildings, the City would approve these plans and you could proceed to acquire by your own private means whatever adjacent real estate you would need to accommodate your plans. The area so acquired by you would then be excluded from the redevelopment program being undertaken by the City in this area. That is, you would have assurance by the City that your expansion would not be affected by our redevelopment program provided your building plans were of an acceptable standard so as not to have an adverse effect on other new plants to be built on adjacent cleared sites.

We want you to feel assured that the attitude of the City is to develop this section of the City for modern industrial uses. This can be achieved by any of the three steps listed above. Would you kindly let me know how you would like to proceed with your plant expansion. Please feel free to send Mr. C. T. Smith or any other representative of your company to my office for any further information or further discussion of this matter.

Any contract between Sonoco Products Company and the City would have to be approved by the Federal Urban Renewal Administration, HHFA in Washington, D. C. If you have any questions about the regulations of the federal government in this type program may I suggest you contact their Washington office.

I have been asked by the City Manager to extend the full cooperation of the City to your company and we look forward to your plant expansion in Lowell.

Sincerely,

/s/ Charles M. Zettek
Charles M. Zettek,
Planning Director

cc: C. T. Smith
Eugene McSweeney

Financing
Code No. P-226

Form approved
Budget Bureau No. 63-R908.2

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

PROJECT COST ESTIMATE AND FINANCING PLAN

PROJECT LOCALITY: Lowell, Massachusetts

PROJECT NAME: Northern Canal

PROJECT NUMBER: Mass. R-16

INSTRUCTIONS: *Submit original and a second signed copy in Binder No. 1, and copies in Binders No. 2, 3, and 4.*

SUBMISSION *(Check and complete the description which applies)*

[X] ACCOMPANIES FINAL PROJECT REPORT

DATED July 11, , 19 61

REVISES PROJECT COST ESTIMATE AND FINANCING PLAN

[ ] SUBMITTED BY LPA ON _____, 19____

[ ] ACCEPTED BY HHFA ON _____, 19____

SECTION A. ESTIMATE OF GROSS AND NET PROJECT COSTS

LINE NO.	ITEM	TO BE COMPLETED BY LPA: [X] INITIAL ESTIMATE OR [ ] LATEST ACCEPTED ESTIMATE (a)	TO BE COMPLETED BY LPA: REVISED ESTIMATE (b)	TO BE FILLED IN BY HHFA: ESTIMATE ACCEPTED BY HHFA (c)
			1961 Housing Act Provisions	
			3/4 grants for Distressed Areas	
A-1	ITEM 1 OF GROSS PROJECT COST: TOTAL PROJECT EXPENDITURES *(from Form H-6220, line 20)*	$ 5,432,600	$	$
A-2	ITEM 2 OF GROSS PROJECT COST (Non-Cash Local Grants-in-Aid): Cash value of land donations *(from Supporting Schedule 1)*	180,000		
A-3	Demolition and removal work *(from Supporting Schedule 2)*	115,000		
A-4	Project or site improvements *(from Supporting Schedule 3)*	787,500		
A-5	Supporting facilities *(from Supporting Schedule 4)*	—		
A-6	Other non-cash local grants-in-aid *(specify type and breakdown of estimate on attached sheet)*	—		
A-7	TOTAL NON-CASH LOCAL GRANTS-IN-AID *(sum of lines 2 through 6)*	$ 1,082,500	$	$
A-8	GROSS PROJECT COST (ITEM 1 plus ITEM 2) *(line 1 plus 7)*	$ 6,515,100	$	$
A-9	PROCEEDS FROM PROJECT LAND: Sale price of project land to be sold	$ 600,530	$	$
A-10	Capital value imputed to project land to be leased	—		
A-11	Capital value of project land to be retained by LPA	—		
A-12	TOTAL PROCEEDS FROM PROJECT LAND *(sum of lines 9, 10, and 11)*	$ 600,530	$	$
A-13	NET PROJECT COST *(line 8 minus 12)*	$ 5,914,570	$	$
A-14	SHARING OF NET PROJECT COST: Net Project Cost of this project *(from line 13)*	$ 5,914,570	$	$
A-15	Net Project Cost of other projects (if any) pooled with this project	None		
A-16	Aggregate Net Project Costs for this and other projects (if any) in the pool *(line 14 plus 15)*	5,914,570		
A-17	Minimum local grants-in-aid required for this and other projects (if any) in the pool *(1/3 or 1/4, as appropriate, of line 16)*	1,971,524		
A-18	*(Less)* Total local grants-in-aid to be provided for other projects (if any) in the pool	None		
A-19	*(Equals)* Minimum local grants-in-aid required for this project *(line 17 minus 18)*	$ 1,971,524	$ 1,728,643*	$

H-6200
(2-60)

SECTION A. ESTIMATE OF GROSS AND NET PROJECT COSTS *(Continued)*

LINE NO.	ITEM	TO BE COMPLETED BY LPA: [X] INITIAL ESTIMATE *OR* [ ] LATEST ACCEPTED ESTIMATE (a)	TO BE COMPLETED BY LPA: REVISED ESTIMATE (b)	TO BE FILLED IN BY HHFA: ESTIMATE ACCEPTED BY HHFA (c)
	SHARING OF NET PROJECT COST: *(Continued)*			
	LOCAL GRANTS-IN-AID, THIS PROJECT:			
A-20	Non-cash local grants-in-aid *(from line 7)*	$ 1,082,500	$	$
A-21	Cash local grants-in-aid	889,024	646,143	
A-22	TOTAL LOCAL GRANTS-IN-AID FOR THIS PROJECT *(line 20 plus 21) (must be not less than line 19)*	$ 1,971,524	$ 1,728,643	$
A-23	PROJECT CAPITAL GRANT *(line 14 minus 22)*	$ 3,943,046	$ 4,185,927	$
A-24	RELOCATION GRANT *(from Form H-6220, line 21)*	$ 154,500	$	$
A-25	TOTAL FEDERAL CAPITAL GRANT *(line 23 plus 24)*	$ 4,097,546	$ 4,340,427	$

SECTION B. SOURCES OF FUNDS FOR PROJECT EXPENDITURES AND RELOCATION PAYMENTS

* Housing Act of 1961 3/4 grant

LINE NO.	ITEM		ESTIMATE SUBMITTED BY LPA (a)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA (b)
B-1	Total cash requirements for project expenditures and Relocation Payments *(line A-1 plus A-24)*		$ 5,587,100	$
	Cash local grants-in-aid:			
	SOURCE OF CASH	ACTUAL OR ANTICIPATED DATE OF RECEIPT		
B-2	Urban Renewal Bonds	July 1, 1962	$ 300,000	$
B-3	Urban Renewal Bonds	July 1, 1963	300,000	
B-4	Urban Renewal Bonds	July 1, 1964	289,024	
B-5	Real estate tax credits *(from Form H-6220, line 7b)*		104,250	
B-6	Total cash local grants-in-aid *(sum of lines 2 through 5)*		$ *750,393 993,274	$
B-7	Total funds to be applied to project expenditures and Relocation Payments from short-term borrowings other than those on line B-9 below		None	
B-8	Subtotal *(line 6 plus 7)*		$ *750,393 993,274	$
B-9	PROJECT TEMPORARY LOAN THROUGH DIRECT OR PRIVATE FINANCING UNDER LOAN AND GRANT CONTRACT *(line 1 minus 8)*		*4,836,707 $ 4,593,826	$

H-6200
(2-60)

SECTION C. FINANCING PLAN FOR CURRENT AND NEXT FISCAL YEARS
(Commencing July 1 and Ending June 30)

If project execution work will not start before the end of the next fiscal year or if a Contract for Loan and Grant has been executed, check here [ ] and leave the rest of Section C blank.

If project execution work will start during the current or next fiscal year and a Contract for Loan and Grant has not been executed, enter estimated starting date here: January 1, 1962 and complete Section C.

LINE NO.	ITEM	FROM STARTING DATE TO END OF CURRENT FISCAL YEAR, JUNE 30, 19 62 (a)	DURING NEXT FISCAL YEAR ENDING JUNE 30, 19 63 (b)
C-1	Amount of Project Capital Grant Payments that probably will be earned	$ 0	$ 0
C-2	Amount of Relocation Grant Payments that probably will be earned	0	0

Tentative Schedule of Short-Term Borrowings

LINE NO.	ITEM	TOTAL (a)	FEDERAL TEMPORARY LOANS (b)	NON-FEDERAL LOANS WITH FEDERAL GUARANTEE (c)	NON-FEDERAL LOANS WITHOUT FEDERAL GUARANTEE (d)
C-3	Amount to be borrowed during current fiscal year 1/1/62 to 7/1/62	$ 600,000	$ 0	$ 600,000	$ 0
C-4	Amount to be repaid during current fiscal year	0	0	0	0
C-5	Amount outstanding at end of current fiscal year *(line 3 minus 4)*	600,000	0	600,000	0
C-6	Amount to be borrowed during next fiscal year 7/1/62 to 7/1/63	1,370,000	0	1,370,000	0
C-7	Amount to be repaid during next fiscal year	600,000	0	600,000	0
C-8	Amount outstanding at end of next fiscal year *(line 5 plus 6 minus 7)*	770,000	0	770,000	0

Acceptance of the estimates submitted is hereby requested.

July 11, 1961
Date

Signature of Authorized Officer

Lowell Housing Authority
Local Public Agency

Executive Director
Title

HHFA ACCEPTANCE

The estimates are accepted as indicated in the appropriate Columns.

Date

Signature

Title

(2-

SUPPORTING SCHEDULES

SCHEDULE 1. LAND DONATIONS (Land Parcels or Land Interests)

IDENTIFICATION (a)	NAME OF DONOR (b)	ESTIMATED CASH VALUE SUBMITTED BY LPA (c)	*(Leave blank)* ESTIMATED CASH VALUE ACCEPTED BY HHFA (d)
Property Map Parcel 6-6	City of Lowell	$ 800.00	$
" " " 7-2	" " "	$ 1,800.00	
" " " 8-1	" " "	150.00	
" " " 9-1	" " "	10,700.00	
" " " 10-4	" " "	1,000.00	
" " " 11-4	" " "	800.00	
" " " 11-11	" " "	600.00	
" " " 12-1	" " "	780.00	
" " " 12-2	" " "	1,020.00	
" " " 13-2	" " "	450.00	
" " " 13-8	" " "	1,450.00	
" " " 18-1	" " "	30,400.00	
" " " 28-2	" " "	840.00	
" " " 32-1	" " "	58,300.00	
" " " 41-7	" " "	47,600.00	
CASH VALUE OF LAND DONATIONS *(Enter on line A-2)*		$ 156,720.00 =	$ $180,000.00

SCHEDULE 2. DEMOLITION AND REMOVAL WORK—NON-CASH LOCAL GRANTS-IN-AID

(Include work which has been or will be provided)

IDENTIFICATION OF DEMOLITION OR REMOVAL WORK JOBS (a)	NAME OF PROVIDING ENTITY (b)	ESTIMATED NET COST SUBMITTED BY LPA (c)	*(Leave blank)* ESTIMATED NET COST ACCEPTED BY HHFA (d)
Street Removal	City of Lowell	$ 64,500.00	$
Curb Removal	" " "	28,000.00	
Water Mains Sealed	" " "	2,700.00	
Fire Hydrants Removed	" " "	2,700.00	
Abandonment of Sewer Lines	" " "	1,600.00	
Catch Basin Removal	" " "	3,000.00	
Manhole Removal	" " "	11,700.00	
Traffic Signal Removal	" " "	800.00	
TOTAL DEMOLITION AND REMOVAL WORK TO BE CHARGED TO ITEM 2 OF GROSS PROJECT COST *(Enter on line A-3)*		$ 115,000.00	$

SCHEDULE 3. PROJECT OR SITE IMPROVEMENTS—NON-CASH LOCAL GRANTS-IN-AID

IDENTIFICATION (a)	NAME OF PROVIDING ENTITY (b)	ESTIMATE SUBMITTED BY LPA: TOTAL COST (c)	CHARGE TO PROJECT: % (d)	CHARGE TO PROJECT: AMOUNT ((c) X (d)) (e)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: % (f)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: AMOUNT (g)
Construct Street on 75' Right-of-Way		$ 445,600	100%	$ 445,600		$
Construct Street on 70' Right-of-Way		48,500	100%	48,500		
Revise Street Intersections at Aiken & Moody; Cabot & Moody		17,000	100%	17,000		
Re-alignment of Aiken Street		2,000	100%	2,000		
Street Resurfacing		45,500	100%	45,500		
Relocate Railroad Track		18,000	100%	18,000		

* Appraiser's value plus 15% factor.

H-6200
(2-60)

SUPPORTING SCHEDULES *(Continued)*

SCHEDULE 3. PROJECT OR SITE IMPROVEMENTS—NON-CASH LOCAL GRANTS-IN-AID *(Continued)*

IDENTIFICATION (a)	NAME OF PROVIDING ENTITY (b)	ESTIMATE SUBMITTED BY LPA: TOTAL COST (c)	CHARGE TO PROJECT: % (d)	CHARGE TO PROJECT: AMOUNT ((c) X (d)) (e)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: % (f)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: AMOUNT (g)
		$		$		$
Water Line Installation		28,000	100%	28,000		
Fire Hydrant Installation and Relocation		2,600	100%	2,600		
Sewer Line Installation		27,500	100%	27,500		
Catch Basin Ingtallation and Relocation		19,300	100%	19,300		
Miscellaneous (Chain Link Fence)		8,000	100%	8,000		
Recreation Facilities		10,000	100%	10,000		
Parking Facilities		90,000	100%	90,000		
Street Trees		16,000	100%	16,000		
Sidewalk		9,500	100%	9,500		
TOTAL PROJECT OR SITE IMPROVEMENTS TO BE CHARGED TO ITEM 2 OF GROSS PROJECT COST *(Enter on line A-4)*				$ 9,500		$
				787,900		

SCHEDULE 4. SUPPORTING FACILITIES

IDENTIFICATION (a)	NAME OF PROVIDING ENTITY (b)	ESTIMATE SUBMITTED BY LPA: TOTAL COST (c)	CHARGE TO PROJECT: % (d)	CHARGE TO PROJECT: AMOUNT ((c) X (d)) (e)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: % (f)	*(Leave blank)* ESTIMATE ACCEPTED BY HHFA: AMOUNT (g)
		$		$		$
TOTAL SUPPORTING FACILITIES TO BE CHARGED TO PROJECT *(Enter on line A-5)*				$		$

NARRATIVE STATEMENT

TO ACCOMPANY FORM H-6200

Line No.		Amount		Explanation
(2)	Supporting Schedule 2	$115,000	(a)	A full explanation of this amount is given in the Project Improvement Plan.
			(b)	None.
	Supporting Schedule 3	$787,500	(c)	All financing will be from a City Bond issue--No improvements will be financed by special assessments or federal grant or subsidy.
			(d)	None
	Supporting Schedule 4			None
	Line A-6			None
(3)	A-14 to A-25	$1,971,524	(a)	This program and financing plan prepared by City Planning Department. Also reviewed by City Manager. This amount will be incorporated in "Cooperation Agreement" between LPA and City when Plan is approved.
			(b)	Owing to State law recently enacted, the net cost to the City of Lowell for local grants-in-aid will be only $985,762. This money will be raised as 20 year Redevelopment Bonds by City of Lowell.
			(c)	Funds earmarked for cash payments as shown on lines B-2, B-3 and B-4.
			(d)	None except City Bonds.
			(e)	See copy of proposed "Cooperation Agreement" attached
			(f)	None

(PROPOSED)

COOPERATION AGREEMENT

for

NORTHERN CANAL PROJECT MASS. R-16

THIS AGREEMENT entered into this _____ day of _____, 196_, by and between the Lowell Housing Authority (hereinafter called the "Authority") a public body, politic and corporate, duly organized and existing under the provisions of the Housing Authority Law of the Commonwealth of Massachusetts as set forth in General Laws, Chapter 121, (hereinafter called the "Housing Authority Law") and having its usual place of business in the City of Lowell, County of Middlesex, and the City of Lowell (hereinafter called the "City"), witnesseth that:

WHEREAS, on _____, 19__, the Authority approved and adopted a plan for the renewal of the Northern Canal area (hereinafter called the "Renewal Plan") for the assembly, clearance, redevelopment renewal, rehabilitation and conservation under the Housing Authority Law of a decadent and substandard area in the City (hereinafter called the "Renewal Project"), said area being more particularly described in said plan and which plan is hereby incorporated herein by reference as though fully set forth, and

WHEREAS, on _____ the City Council of the City of Lowell (hereinafter called the "Council") approved the aforesaid Renewal Plan and made certain findings of fact required by law in connection therewith, and

WHEREAS, the Authority will need contributions or grants of money, properties or services from the City and the United States Government (hereinafter called the "Government") in order to carry out and complete said Renewal Plan, and

WHEREAS, the City is authorized by the Housing Authority Law to make such contributions or grants to the Authority, and the Government is authorized by Title I of the Housing Act of 1949, as amended, hereinafter called the "Housing Act") to make similar contributions or grants, and

WHEREAS, it is provided in Section 104 of the Housing Act that a contract between the Government and a local agency engaged in a renewal project providing for capital contributions or grants from the

Government shall require similar local contributions or grants equal to at least one-third of the aggregate net project cost as defined therein, and

WHEREAS, it is further provided in Section 110(d) of the Housing Act that the aforesaid local contributions or grants (therein defined as "Local Grants-in-Aid") may consist of "(1) cash grants, (2) donations at cash value of land (exclusive of land in streets, alleys, and other public rights-of-way which may be vacated in connection with the project) and demolition or removal work, or site improvements in the project area, at their cost, and (3) the provision, at their cost, of parks, playgrounds, and public buildings or facilities... which are primarily of direct benefit to the project and which are necessary to serve or support the new uses of land in the project area in accordance with the redevelopment plan":

NOW, THEREFORE, IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. Immediately upon receipt of funds pursuant to a loan and grant contract between the Authority and the Government under the Housing Act (an application for said contract having been heretofore filed with the Government by the Authority) the Authority will undertake said Renewal Project in accordance with said Renewal Plan, and commence and carry out as expeditiously as possible each successive phase of the project as funds are made available.

2. To defray the aggregate net project cost of the project as computed and determined in accordance with the provisions of the Housing Act, the Authority will comply with all necessary conditions, statutory or otherwise, to obtain a capital grant donation from the Government under Section 103, (a) of the Housing Act in the maximum amount allowed by law, it being provided that said capital grant donation shall be in amount not to exceed two-thirds of said aggregate net project cost of the Project, as determined in accordance with the provisions of aforesaid loan and grant contract.

3. The City will make a total contribution to the Authority of an amount (whether in cash, properties, or services) equal to at least one-third of said aggregate net project cost of the

Renewal Project. To meet this obligation, the City agrees to furnish the following:

(a) Non-cash Site Improvements:

All those items shown on the attached Schedule entitled "City of Lowell-Site Improvements as Non-cash Grants-in-Aid" (presently estimated at $902,500).

(b) Non-cash-land and building donations:

The City will receive full credit for the donation at cash value of the following parcels listed on the Property Map in the Renewal Plan:

6-6; 7-2; 8-1; 9-1; 10-9; 11-4; 11-11; 12-4; 12-9; 13-5; 13-8; 18-1; 28-2; 32-1; 41-7.

The present cash value of these parcels is $180,000.

(c) Cash Grants:

On or before the completion of the Renewal Project by the Authority and the determination of the actual aggregate net cost thereof in accordance with the provisions of the loan and grant contract referred to in paragraph 1 hereof, but in no event later than _____, the City will make one or more cash contributions to the Authority in aggregate amounts sufficient to bring the City's total contributions hereunder up to an amount at least equal to one-third of the estimated or actual net project cost; provided, however, that if said cash contributions are made on the basis of estimates they shall be increased by an additional contribution from the City to the Authority, or decreased by a refund from the Authority to the City, to the end that the total of cash and non-cash contributions hereunder shall equal at least one-third of said aggregate net project cost.

4. Notwithstanding any provisions of this Agreement to the contrary, it is expressly understood and

agreed that all estimates of values and costs set forth herein are based on data presently available and are estimates only and that actual credit to be given will be based on actual values and costs as they shall finally be determined.

5. It is understood and agreed that the City's financial obligation hereunder is to make a total contribution or grant equal to at least one-third of the aggregate net project cost, as to be computed in accordance with the terms of the Housing Act, which one-third obligation is presently estimated at $1,971,524. Notwithstanding any provisions of this agreement to the contrary, it is further understood and agreed that in no event shall the City's obligation to pay or contribute or grant one-third of the aggregate net project cost under this contract exceed the total amount of $2,200,000 in cash or non-cash contributions.

6. The City shall vacate and abandon all public streets, roads and alleys within the Project Area, as described in the Renewal Plan, and convey to the Authority such interest as the City may have in such vacated sites.

7. The City shall cooperate with the Authority and other state and local agencies in pursuing positive programs for the adoption, improvement and modernization of local building, zoning and sanitary codes and regulations and shall take such action as may be necessary to waive, change or modify such codes or regulations to the extent necessary or desirable to permit carrying out the Renewal Project.

8. That the City shall cooperate with the Authority in such other lawful actions or ways as may be necessary in connection with the undertaking and carrying out of the Project in all of its phases, including the relocation of families to be displaced from the Project Area in accordance with the Relocation Plan.

9. After the completion of all street and utility construction under the Renewal Plan, all ways within the Project Area scheduled to become ways and all underground public utilities situated therein shall be dedicated by the Authority to the public and the City shall accept such dedication.

IN WITNESS WHEREOF the City and the Authority have respectively caused this Agreement to be duly executed in triplicate as of the day and year first above written.

SEAL

CITY OF LOWELL, MASSACHUSETTS

By_____
City Manager

ATTEST

_____
City Clerk

SEAL

LOWELL HOUSING AUTHORITY

BY_____
Chairman

_____
Secretary

City of Lowell-Site Improvements as Non-Cash Grants-in-Aid

A - Following is a complete list of City of Lowell site improvements and site demolition work to be done in accordance with "Cooperation Agreement" dated _____. Costs shown are latest estimates only, and the City of Lowell shall receive full credit for the actual cost of such construction (presently estimated at $902,500). In all the below listed constructing, paving, widening, resurfacing and abandoning work, the Authority shall notify the City of the beginning date of such work at least two months prior thereto.

B - STREET IMPROVEMENTS

1. NEW STREETS

Two new streets have been proposed, one a 75' right-of-way and the other a 70' right-of-way to:-

(a) Improve vehicular traffic throughout the entire renewal area.

(b) Remove through traffic and dangerous intersections in the residential rehabilitation neighborhood.

(c) Provide adequate access to industrial sites.

a. The new 75' right-of-way cost breakdown includes: (See Map No. 2 attached).

3580 linear feet of new street, consisting of two 30' wide pavements. This is equal to 23,866 sq. yds. of constructed roadway at $5 per square yard = $119,330

5080 linear feet of concrete sidewalks consisting of 6' wide pavement equals 30,480 sq. ft. @ $1.10/sq. ft. = 33,528

14,320 linear feet of granite curbing at $3 per linear foot	= $ 42,960	
1 Bridge over canal	= 150,000	
Repairing Canal wall along street with necessary reinforcing	= 40,000	
		$385,818
Engineering fee		19,290
		$405,108
Cost Adjustment 10%		40,510
Total		$445,618
Say		$445,600

b. The new 70' right of way cost breakdown includes:-

800 linear feet of new street consisting of a 56' wide pavement equals 4977 sq. yards @ $5 per sq. yd.	= $ 24,885	
1600 linear feet of concrete sidewalks consisting of 7' wide pavement equals 11,200 sq. ft. @ $1.10 a sq. ft.	= $ 12,320	
1600 linear feet of granite curbing at $3 per linear foot	= $ 4,800	
		$42,005
Engineering fee 5%		2,100
		$44,105
Cost Adjustment 10%		4,410
Total		$48,515
Say		$48,500

New street construction at the intersection of Aiken and Moody Streets and Cabot and Moody Streets includes:-

Construction of 1050 sq. yds. of street at $5 per sq. yd.	= $	5,250
Granite Curb:		
110 linear feet of 70' radial curb @ $5 per linear foot	= $	550
126 linear feet of 80' radial curb @ $5 per linear foot	=	630
157 linear feet of 100' radial curb @ $7 per linear foot	=	1,099
204 linear feet of 130' radial curb @ $7 per linear foot	=	1,428
Sidewalks		
236 linear feet of concrete sidewalk consisting of 7' wide pavement equals 1652 sq. ft. @ $1.10 sq. ft.	=	1,817
361 linear feet of concrete sidewalk consisting of 10' wide pavement equals 3610 sq. ft. @ $1.10 per sq. ft.	=	3,971
		$14,745
Engineering fee 5%		737
		$15,482

		$15,482
Adjustment cost 10%		1,548
	Total	$17,030
	Say	$17,000

Re-alignment of Aiken Street near Hall Street Construction of 144 sq. yds. of street @ $5 per sq. yd. = $ 720

100 linear feet of granite curb @ $3/l.f. = 300

100 linear feet of concrete sidewalk consisting of 7' wide pavement equals 700 sq. ft. @ $1.10/sq. ft. = $ 770

		$ 1,790
Engineering fee 5%		90
		$ 1,880
Cost adjustment 10%		188
	Total	$ 2,068
	Say	$ 2,000

2. STREET RESURFACING

Certain streets listed below are in need of a complete resurfacing since over the years they have deteriorated and only have been spot patched.

Street Name	Length	Paved Width	Area	Square Yards	Cost
Austin	350'	26'	9,100	1,011	$ 2,527
Cabot	700'	36'	25,200	2,800	7,000
Colburn	170'	28'	4,760	529	1,322
Hall	1050'	36'	37,800	4,200	10,500
Hanover	220'	33'	7,260	806	2,015
James	200'	37'	7,400	822	2,055
Pawtucket	1300'	36'	46,800	5,200	13,000
Race	210'	36'	7,560	840	2,100
Spalding	180'	28'	5,040	560	1,400
Suffolk	300'	43'	12,900	1,433	3,582
				18,201 sq. yds.	$45,500

Sidewalk Resurfacing @ $1.50 per sq. yd.

In conjunction with street resurfacing, sidewalks adjacent to these streets must be resurfaced with bituminous concrete. Two 6 foot sidewalks bordering each of the above streets equals 9360 linear feet, which in turn equals 6240 sq. yds. of bituminous concrete.

Total say $9,500

3. STREET REMOVAL

With improved street facilities certain streets are to be abandoned, the cost of which is approximately $2 per square yard for street removal. The following streets are to be removed.

Street Name	Length	Paved Width	Area	Square Yards	Cost
Cheever	1305'	36'	49,980	5220	10,440
Coolidge	575'	36'	20,700	2300	4,600
Dodge	250'	26'	6,500	722	1,444
Dutton	950'	28'	26,600	2511	5,022
Hall	500'	26'	18,000	2000	4,000
Hanover	200'	33'	6,600	733	1,466
Melvin	320'	28'	8,960	995	1,990
Moody	660'	44'	29,040	3226	6,452
Prince	520'	33'	17,160	1906	3,812
Race	450'	36'	16,200	1800	3,600
Suffolk	400'	33'	13,200	1464	2,928
Tilden	360'	33'	11,880	1320	2,640
Tremont	320'	33'	10,560	1173	2,346
Tucker	575'	36'	20,700	2300	4,600
Ward	485'	28'	13,580	1509	3,018
Worthen	840'	33'	27,720	3080	6,160
				32,259 sq. yds.	$64,518
				Total Say	$64,500

4. STREET CURB REMOVAL

Curb removal for the following streets is estimated at $1.50 per linear foot.

Street Name	Linear Feet (including both sides of street)	Cost
Cheever	2610	$3915
Coolidge	1150	1725

Street Name	Linear Feet (including both sides of street)	Cost
Dodge	500	$ 750
Dutton	950 (one side only)	1425
Ford	2920	4380
Hall	1000	1500
Hanover	200 (one side only)	300
Moody	1320	1980
Prince	1040	1560
Race	900	1350
Suffolk	800	1200
Tilden	720	1080
Tremont	640	960
Tucker	1150	1725
Ward	970	1455
Worthen	1680	2520
		$27,825
	Total Say	$28,000

C. UNDERGROUND UTILITIES IMPROVEMENTS

1. WATER LINES

(a) Installation

Installation of 790 linear feet of 20" water main along new street @ $21 per ft. $16,590

Installation of 800 linear feet of 12" water main along new

street @ $11 per ft.	$ 8,800
	$25,390
Engineering fee and cost adjustment 10%	2,539
	$27,929
Total Say	$28,000

(b) Abandonment

Water mains to be sealed are estimated at $100 per sealed end. The following streets have water mains to be sealed.

Austin	1 end	$100
Bradford	1 end	100
Cheever	2 ends	200
Dutton	2 ends	200
Ford	2 ends	200
Hall	2 ends	200
Hanover	2 ends	200
James	1 end	100
Melvin	2 ends	200
Prince	1 end	100
Race	1 end	100
Suffolk	1 end	100
Tilden	2 ends	200
Tremont	2 ends	200
Tucker	1 end	100

Ward	1 end	$100
Worthen	2 ends	200
6" line between Prince and Tilden Streets		
	1 end	100
	Total Say	$2,700

2. FIRE HYDRANTS

(a) Installation

The cost of fire hydrant installation is $300. There are three new hydrants proposed for the new 70' right-of-way @ $300 each $900

One new hydrant on Moody Street @ $300 300

Total $1,200

(b) Relocation

The cost of relocating fire hydrants is $200. The following fire hydrants are to be relocated:

1 - corner of Tilden and Moody Streets	$200
1 - corner Suffolk and Moody Streets	200
1 - corner of Race and Dodge Streets	200
1 - corner of Ford and Cabot Streets	200
1 - corner of James and Ford Streets	200

1 - corner of Aiken and Cheever Streets	$200
1 - corner of Tucker & Pawtucket Streets	200
Total	$1,400

(c) Abandonment

The cost of fire hydrant abandonment is $100. The following hydrants are to be abandoned:

Bradford Street	1	$100
Cheever Street	4	400
Dutton Street	3	300
Ford Street	2	200
Hall Street	2	200
Hancver Street	1	100
Melvin Street	1	100
Prince Street	3	300
Tremont Street	3	300
Tucker Street	1	100
Ward Street	1	100
Worthen Street	3	300
2 Fire Hydrants north of 75' right-of-way		200
	Total	$2,700

3. SEWER LINES

(a) Installation

750' of approximately 12" sewer line along 70' right-of-way @

$15 per linear ft.	$10,250
800' of approximately 12" sewer line along 75' right-of-way @ $15 per linear ft.	12,000
230' of 10" sewer line along Pawtucket Street @ $12 per linear ft.	2,760
	$25,010
Engineering fee and cost adjustment 10%	2,501
	$27,511
Total Say	$27,500

(b) Abandonment

The following sewer lines are to be abandoned at a cost of $100 per line.

Bradford Street	3 lines @ $100	$ 300
Cheever Street	2 lines @ $100	200
Coolidge Street	1 line @ $100	100
Dodge Street	1 line @ $100	100
Alley between Dutton and Worthen Streets	1 line @ $100	100
Hall Street	1 line @ $100	100
Melvin Street	1 line @ $100	100
Prince Street	1 line @ $100	100
Alley between Prince and Worthen Streets	1 line @ $100	100
Tucker Street	1 line @ $100	100

Ward Street	1 line @ $100	$100
Worthen Street	2 lines @ $100	200
	Total	$1,600

4. CATCH BASINS

(a) Installation

The cost of installing catch basins is $600 per basin. The following basins are to be installed:

17 new catch basins along 75' right-of-way @ $600 ea.	$10,200
4 new catch basins along 70' right-of-way @ $600 ea.	2,400
2 new catch basins corner of Aiken Street and 75' right-of-way @ $600 ea.	1,200
1 catch basin corner of Austin and Merrimack Streets @ $600 ea.	600
1 new catch basin corner of Cabot and Merrimack Streets @ $600 ea.	600
1 new catch basin corner Merrimack and Spalding Streets @ $600 ea.	600
2 new catch basins on Pawtucket Street @ $600 ea.	1,200
	$16,800
Engineering fee and cost adjustment 10%	1,680
	$18,480
Total Say	$18,500

(b) Relocation

The estimated cost of relocation of catch basins is $800 each. The follow-

ing catch basins are to be re-
located:

1 catch basin at the corner of
Merrimack and Race Streets to
be relocated to Merrimack Street
@ $800 $800

(c) Abandonment

The cost of abandoning catch
basins is $50 ea. The following
catch basins are to be abandoned:

Bradford Street	2 catch basins @ $50 ea.	$100
Cheever Street	7 catch basins @ $50 ea.	350
Dodge Street	3 catch basins @ $50 ea.	150
Alley between Dutton and Worthen Streets	5 catch basins @ $50 ea.	250
Hall Street	1 catch basin @ $50 ea.	50
Prince Street	5 catch basins @ $50 ea.	250
Alley between Prince & Worthen Streets	2 catch basins @ $50 ea.	100
Race Street	1 catch basin @ $50 ea.	50
Suffolk Street	2 catch basins @ $50 ea.	100
Tucker Street	3 catch basins @ $50 ea.	150
Ward Street	3 catch basins @ $50 ea.	150
Worthen Street	13 catch basins @ $50 ea.	650
Area northwest of Prince Street	14 catch basins @ $50 ea.	700
		$3,050
	Total Say	$3,000

5. MANHOLES

(a) Installation

The installation of manholes is included in the installation cost of sewer lines.

(b) Abandonment

The following manholes are to be abandoned at a cost of $300 ea. for capping and filling:

Bradford Street	11 Manholes @ $300 ea.	$3,300
Cheever Street	5 Manholes @ $300 ea.	1,500
Coolidge Street	2 Manholes @ $300 ea.	600
Dodge Street	5 Manholes @ $300 ea.	1,500
Dutton Street	1 Manhole @ $300 ea.	300
Melvin Street	8 Manholes @ $300 ea.	2,400
Area northwest of Prince Street	2 Manholes @ $300 ea.	600
Alley between Prince & Worthen Streets	1 Manhole @ $300 ea.	300
Tucker Street	3 Manholes @ $300 ea.	900
Ward Street	1 Manhole @ $300 ea.	300
	Total	$11,700

6. TRAFFIC SIGNALS

(a) Abandonment

Four traffic lights are to be abandoned at the corner of Aiken and Moody Streets. The cost of abandonment is $200 for

each signal. Total cost $800

D. RECREATION

1. TOT LOTS

Equipment, landscaping, grading, lighting and other necessities are expected to cost $10,000. The need for this facility in a residential neighborhood in which there are no recreational facilities is quite evident. Total $10,000

E. MUNICIPAL FACILITIES

1. PARKING LOTS

The need for parking facilities in the commercial district of the Northern Canal Area is quite apparent when one realizes that if small commercial centers in the core city are to survive, some type of parking arrangements must be provided. Two areas have been designated as municipal parking areas. One a 25,000 square foot lot and the other 16,000 square feet. By cost estimates for other municipal parking lots constructed in the city, a cost estimate per car space has been determined. The proposed lots will together accommodate approximately 130 cars. A cost factor of $700 per car space equals $91,000 for

construction of these parking facilities. This cost factor per car space includes grading, bituminous paving, lighting, landscaping and engineering fees.

Total say $90,000

F. MISCELLANEOUS

(a) Chain link fence along new 75' right-of-way and Northern Canal, approximately 2000 linear feet at $4.00 per foot. $ 8,000

(b) Street trees, approximately 200 in the residential neighborhood @ $80 per tree for trees of 20' in height. $ 16,000

Total $ 24,000

G. RAILROAD TRACK

The relocation of existing railroad track is estimated at $18,000. (See attached exhibit "A").

The relocation of the existing track cannot be otherwise provided except as a non-cash grant-in-aid. The track will serve more than one disposition parcel. Besides being an incentive for new industries seeking intown locations, it will substantially benefit adjacent existing industries.

H. COST SUMMARY

1. New Streets	-	$513,100
2. Street Resurfacing	-	45,500
3. Sidewalk Resurfacing	-	9,500

4.	Street Removal	-	$ 64,500
5.	Curb Removal	-	28,000
6.	Water lines	-	30,700
7.	Hydrants	-	5,300
8.	Sewers	-	29,100
9.	Catch basins	-	22,300
10.	Manholes	-	12,500
11.	Recreation areas	-	10,000
12.	Parking lots	-	90,000
13.	Miscellaneous	-	24,000
14.	Railroad track	-	18,000
		GRAND TOTAL	$902,500

I. MAP SUPPLEMENT

On the following pages are maps illustrating the existing and proposed improvements in the project area.

Form approved
Budget Bureau No. 63-R983

H-6220
(11-60)

Housing and Home Finance Agency
URBAN RENEWAL ADMINISTRATION

PROJECT EXPENDITURES BUDGET

PROJECT LOCALITY: Lowell, Massachusetts
PROJECT NAME: Northern Canal
PROJECT NUMBER: Mass. R-16
BUDGET NUMBER:

INSTRUCTIONS: Initial Budget: *Prepare original and 8 copies for HHFA. Submit original and 4 copies in Binder No. 1, and copies in Binders No. 2, 3, 4, and 5.* Revised Budget: *If with amendatory applications, follow "Initial Budget" instructions. Otherwise, submit original and 4 copies to HHFA.*

SUBMISSION *(Check and complete one)* [X] Accompanies Final Project Report dated July 11, , 19 61

[ ] Revises Project Expenditures Budget No. _____

ESTIMATED COMPLETION DATE OF PROJECT: December 31, , 19 66

LINE NO.	EXPENDITURE CLASSIFICATION*	TO BE COMPLETED BY LPA			TO BE FILLED IN BY HHFA
		USE ONLY FOR REVISED BUDGET		BUDGET REQUESTED	BUDGET APPROVED BY HHFA
		LATEST APPROVED BUDGET (a)	ADJUSTMENT (+ OR -) (b)	(c)	(d)
1	TOTAL SURVEY AND PLANNING EXPENDITURES (Includes all costs incurred, costs estimated to be incurred, and interest on advances to repayment date) (R 1401, R 1403, R 1404)	$	$	$ 86,600	$
2	PROJECT EXECUTION EXPENDITURES:				
	Administration:				
	a. Administrative overhead and services (R 1410.01, R 1410.09, R 1410.16, R 1410.19, R 1416)			168,000	
	b. Travel (R 1410.05)			12,500	
3	Office furniture and equipment (R 1475)			6,400	
4	Legal services (R 1410.024, R 1415)			18,000	
5	Survey and planning (R 1410.021, R 1430)			11,000	
6	Acquisition expenses (R 1410.022, R 1440.02 through R 1440.06)			195,300	
7a	Temporary operation of acquired property—Profit (-) or Loss (+) (R 1410.027, R 1448)			101,000	
7b	Amount included in line 7a as real estate tax credits (R 1448.038)	[ ]	[ ]	[104,300]	[ ]
8	Relocation costs, excluding Relocation Payments shown on line 21 (R 1410.023, R 1443)			65,200	
9	Site clearance—Proceeds (-) or Cost (+) (R 1410.025, R 1450)			145,000	
10	Project or site improvements *(from Supporting Schedule)* (R 1410.026, R 1455)			None	
11	Disposal, lease, retention costs (R 1410.028, R 1445)			25,200	
12	Conservation or reconditioning (R 1410.029, R 1460)			72,400	
13	Interest (R 1420.013, R 1420.02)			183,000	
14	Other income (-) (R 1449)	(-)		(-) 12,000	(-)

* For a project on a three-fourths capital grant basis, enter zero on lines 1 through 8 and 12.

H-6230
(11-60)

LINE NO.	EXPENDITURE CLASSIFICATION	TO BE COMPLETED BY LPA			TO BE FILLED IN BY HHFA
		USE ONLY FOR REVISED BUDGET			
		LATEST APPROVED BUDGET (a)	ADJUSTMENT (+ OR -) (b)	BUDGET REQUESTED (c)	BUDGET APPROVED BY HHFA (d)
15	Subtotal *(sum of lines 2 through 14, excluding line 7b)*	$	$	$ 991,000	$
16	Contingencies *(for column C, not to exceed 5% of line 15)*			50,000	
17	Real estate purchases (R 1440.01)			4,264,000	
18	Project inspection (R 1418)			41,000	
19	TOTAL PROJECT EXECUTION EXPENDITURES *(sum of lines 15, 16, 17, and 18)*			5,346,000	
20	TOTAL PROJECT EXPENDITURES (ITEM 1 OF GROSS PROJECT COST) *(line 1 plus 19)*	$	$	$ 5,432,600	$
21	Relocation Payments 100% reimbursable to LPA (R 1501)	$	$	$ 154,000	$

Approval of the Project Expenditures Budget in the amounts shown in column (c) is hereby requested.

Lowell Housing Authority
Local Public Agency

July 11, 1961
Date

Signature of Authorized Officer

Executive Director
Title

HHFA APPROVAL

The Project Expenditures Budget is hereby approved in the amounts shown in column (d).

Date

Regional Director of Urban Renewal, Region ____

H-6230
(11-60)

SUPPORTING SCHEDULE

PROJECT OR SITE IMPROVEMENTS CHARGED AS PROJECT EXPENDITURES

IDENTIFICATION	TO BE COMPLETED BY LPA			TO BE FILLED IN BY HHFA	
	TOTAL COST	CHARGE TO PROJECT			
		%	AMOUNT	%	AMOUNT
	$		$		$
TOTAL PROJECT OR SITE IMPROVEMENTS TO BE CHARGED TO ITEM 1 OF GROSS PROJECT COST *(enter on line 10)*			$		$

GPO 902291

Form approved
Budget Bureau No. 63-R820.4

H-630
(2-60)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

LOCAL PUBLIC AGENCY STAFFING AND SALARY SCHEDULE

See reverse side for instructions and for Certificate to be completed.

PROJECT NUMBER *(if known)*
UR MASS. R-16

PROJECT LOCALITY
LOWELL, MASSACHUSETTS

NAME OF LOCAL PUBLIC AGENCY
LOWELL REDEVELOPMENT AUTHORITY

This Form H-630 supports budget
Form ~~(H-627~~ ~~(H-6220)~~ dated July 11, 19 61. Page 1 of 1 Pages

BUDGET ACTIVITY CLASSIFICATION	POSITION TITLE	ANNUAL SALARY RATE		PERCENTAGE ALLOCATION OF EMPLOYEES' TIME CHARGEABLE TO:				NUMBER OF MONTHS POSITION WILL BE OCCUPIED	AMOUNT OF SALARY CHARGEABLE TO THIS BUDGET
		PROPOSED	CURRENT *(If not equal to amount in Col. 1)*	OTHER TITLE I BUDGETS	PHA PROGRAMS	OTHER *(excluding this budget)*	THIS BUDGET		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Executive Director	$10,000	-	-	-	-	100%	60	$50,000
	Assistant Director-Accountant	8,000	-	-	-	-	100%	60	40,000
	Secretary	3,380	-	-	-	-	100%	60	16,900
	Relocation and Management Staff								
	Relocation and Property Management Supervisor	6,000	-	-	-	-	100%	36	18,000
	3 Relocation Aids	5,200 ea.	-	-	-	-	100%	36	46,800
	Clerk Typist	3,120	-	-	-	-	100%	36	9,360
	2 Maintenance Men	4,420 ea.	-	-	-	-	100%	36	26,520
	2 Watchmen	3,380 ea.	-	-	-	-	100%	36	20,280
	Property Management Aid	5,200	-	-	-	-	100%	36	15,600
	Clerk-Typist	3,120	-	-	-	-	100%	36	9,360
	Conservation Staff								
	Architect-Engineer	9,000	-	-	-	-	100%	36	27,000
	Project Coordinator	7,000	-	-	-	-	100%	36	21,000
	Clerk-Typist	3,120	-	-	-	-	100%	36	9,360

CERTIFICATE

The undersigned hereby certifies (1) that the Local Public Agency, by appropriate resolution of its governing body or by other official action, as described in Urban Renewal Manual, Section 30-1-2, has established personnel and staff compensation policies, for all employees, other than those whose salaries or wages are at minimum levels prescribed by the Federal Government pursuant to the labor standards provisions of Urban Renewal Manual, Chapter 30-4, and has determined by such official action that the compensation rates established by such policies are not in excess of rates established by pertinent local public practice; (2) that the positions and rates of compensation indicated on the face of this form are in accordance with such official action; and (3) that such official action, and evidence of the basis for the establishment of such policies, are available for inspection at the office of the Local Public Agency.

_____ _____

Date *Signature of Authorized Officer*

_____

Title of Authorized Officer

INSTRUCTIONS FOR PREPARATION: *(Submit an original and 3 copies to the HHFA Regional Office in support of Form H-627, and an original and 4 copies in support of Form H-6220.)*

Budget Activity Classification and Position Title

List the budget activity classification number and title of each full-time or part-time position to be occupied during the budget period. Identify part-time position by the symbol "PT" before the title. Group positions by activity classification shown on Form H-627 or H-6220. See Form H-627 or H-6220 for accounts included in budget activity classifications.

Annual Salary Rate

Enter proposed and, if appropriate, current annual salary rates of each position. For part-time staff, enter the equivalent annualized salary.

Percentage Allocation of Employee's Time Chargeable

Enter the percentage of the annual salary rate applicable to Columns 3 through 6. For part-time staff, the time not spent working for the LPA shall be included in Column 5. The sum of the percentages shall equal 100 percent for each position.

Amount of Salary Chargeable to This Budget

Enter the amount of each salary in dollars chargeable to this budget. This amount shall be based upon the proposed annual salary rate, the percentage of the employee's total time estimated to be spent on this project, and the number of months the position will be occupied.

FHLBB-Washington, D. C.

Form Approved
Budget Bureau No. 63-R922.1

H-6121
(2-60)

HOUSING AND HOME FINANCE AGENCY
URBAN RENEWAL ADMINISTRATION

DATA SUPPORTING PROJECT EXPENDITURES BUDGET

PROJECT LOCALITY: Lowell, Massachusetts

PROJECT NAME: Northern Canal

PROJECT NUMBER: Mass. R-16

INSTRUCTIONS: Submit original and 3 copies to HHFA.

Accompanies Form H-6220 dated July 11, 1961.

H-6220 LINE NO.	ACCOUNT NUMBER	EXPLANATION*	AMOUNT CHARGEABLE TO BUDGET (a)	LINE TOTAL (b)
1		**SURVEY AND PLANNING EXPENDITURES**		
	R 1401; R 1402	Total estimated survey and planning costs other than interest	$ 82,900.	
	R 1420.011; R 1420.012	Interest on Federal advances	3,742.	
	R 1420.02	Interest on other borrowed funds	0.	
		LINE 1 TOTAL		$ 86,642
2 3 4		**ADMINISTRATION** **OFFICE FURNITURE AND EQUIPMENT** **LEGAL SERVICES**		
		Entries on these lines of Form H-6220 shall be supported by a narrative statement explaining the cost estimates and the basis of any proration of the costs to this project.		
5		**SURVEY AND PLANNING**		
		Attach a narrative statement describing the nature of the survey and planning work, including reference to any previous HHFA approval for such work in the project execution stage.		11,000
6		**ACQUISITION EXPENSES**		
	R 1410.022	LPA salaries and wages - Acquisition *(from Form H-630)*	$ 0.	
	R 1440.02	Contracts for acquisition appraisals	28,000.	
	R 1440.03	Option negotiations	54,200.	
	R 1440.04	Title information	13,400.	
	R 1440.05	Sundry acquisition costs - Direct Purchase	64,600.	
	R 1440.06	Sundry acquisition costs - Condemnation	35,100.	
		LINE 6 TOTAL		$ 195,300.
7a		**TEMPORARY OPERATION OF ACQUIRED PROPERTY**		
	R 1410.027	LPA salaries and wages - Management *(from Form H-630)*	$ 81,000.	
	R 1448.01	Gross income from temporary operation	117,700.	

CLASS OF LESSEE	NO. OF PROPERTIES	AVERAGE RENTAL	UNIT MOS. OF MGMT.	TOTAL INCOME
Residential	920	$ 30	2760	$ 82,800
Commercial	99	70	396	27,720
Industrial	5	200	30	6,000
Institutional	2	100	12	1,200

* For a project on a three-fourths capital grant basis, enter zero on lines 1 through 8 and 12.

H-6121 (2-60)

H-6220 LINE NO.	ACCOUNT NUMBER	EXPLANATION	AMOUNT CHARGEABLE TO BUDGET (a)	LINE TOTAL (b)
7a (cont'd)		**TEMPORARY OPERATION OF ACQUIRED PROPERTY** *(Cont'd.)*		
	R 1448.031; R 1448.032; R 1448.033; R 1448.035	Repairs and normal maintenance; janitorial wages and supplies and watchmen wages; fuel, light, power; sewerage and water rentals	$ 21,000	
	R 1448.034	Insurance	12,100	
	R 1448.036	Real estate tax payments	104,250	
	R 1448.037	Management contracts	None	
	R 1448.038	Charges in lieu of real estate taxes	None	
	R 1448.039	Temporary on-site moves	500	
		LINE 7a TOTAL *(R1448.01 minus other amounts)*		$ 101,000
8		**RELOCATION COSTS, EXCLUDING RELOCATION PAYMENTS SHOWN ON LINE 21**		
	R 1410.023	LPA salaries and wages - Relocation *(from Form H-630)*	$ 65,200	
	R 1443.01	Contracts for relocation planning and execution	None	
		LINE 8 TOTAL		$ 65,200
9		**SITE CLEARANCE**		
	R 1410.025	LPA salaries and wages - Site Clearance *(from Form H-630)*	$ 0	
	R 1450	Contracts for preparation of contract documents	0	
		Net cost (+) or proceeds (-) of site clearance work, exclusive of above amounts	(+) 145,000	
		Buildings and other structures	(+) $ 145,000	
		Sidewalks and pavements	( ) 0	
		Capping of utility lines	( ) 0	
			( )	
			( )	
		(Minus) Total credits for salvage and structures sold, if work will be done by LPA force account or if such credits are calculated separately for contract work	(-) None	
		Site clearance work will be performed by [ ] LPA force account [X] Contract		
		Attach a narrative statement giving the sources and basis of estimates, including identification of any work involving unusually high costs.		
		LINE 9 TOTAL		$ 145,000
10		**PROJECT IMPROVEMENTS**		
	R 1410.026	LPA salaries and wages - Project Improvements *(from Form H-630)*	$ None	
	R 1455	Contracts for preparation of contract documents	None	
		Project Improvements *(from Form H-6220, Supporting Schedule)*	None	
		Attach a narrative statement giving the sources and basis of estimates of project improvements.		
		LINE 10 TOTAL		$ 0

H-6121 (2-60)

H-6220 LINE NO.	ACCOUNT NUMBER	EXPLANATION	AMOUNT CHARGEABLE TO BUDGET (a)	LINE TOTAL (b)
11		**DISPOSAL, LEASE, RETENTION COSTS**		
	R 1410.028	LPA salaries and wages - Disposition *(from Form H-630)*	$ 0	
	R 1445.01	Disposition appraisals, boundary surveys, and maps	11,700	
	R 1445.02	Commissions and fees	10,000	
	R 1445.03	Sundry disposition costs	3,500	
		LINE 11 TOTAL		$ 25,200
12		**REHABILITATION**		
	R 1410.029	LPA salaries and wages - Rehabilitation *(from Form H-630)*	$ 57,400	
	R 1460	Contracts for structural surveys	15,000	
		Contracts for administration of rehabilitation program	0	
		Attach a narrative statement giving the sources and basis of estimates of the above amounts.		
		LINE 12 TOTAL		$ 72,400
13		**INTEREST**		
		Attach a narrative statement giving the sources and basis of estimates of interest costs.		
14		**OTHER INCOME**		
	R 1449	Source of LPA income other than covered in Line 7a or 9		
			$ 12,000	
		LINE 14 TOTAL		$ 12,000
17		**REAL ESTATE PURCHASES**		
		Attach a narrative statement giving a justification for the estimate for real estate purchases, including reference to appraisal reports and breakdown of estimated acquisition cost showing separately estimates for project land and compensation for consequential damage, if any, to real or personal property that is not to be acquired. Also include a schedule showing, on a quarterly basis, the proposed land acquisition activity for each segment of the project.		
21	R 1501	**RELOCATION PAYMENTS 100% REIMBURSABLE TO LPA**		

CLASS OF PAYEE	ESTIMATED NUMBER TO RECEIVE PAYMENTS	ESTIMATED AVERAGE AMOUNT	ESTIMATED TOTAL PAYMENTS
Individuals	156	$ 85	$ 13,000
Families	471	103	49,000
Business Concerns	99	935	92,500
		LINE 21 TOTAL	$ 154,500

NARRATIVE STATEMENT

TO ACCOMPANY FORM H-6121

Line No.	Amount	Explanation
5	$11,000	(a) Because of the complexity of this 100 acre area, and to allow for Renewal Plan revisions and text changes - primarily because of the large areas of public use i.e. Civic Center uses, Trade School use and Lowell Technological Institute, which may require revisions, $5,000 is reserved for this work if it became necessary. (b) The Plan requires the City Planning Director to review plans submitted by Redevelopers in order to insure conformity with plan objectives. The Planning Director estimated that over $2,000 of his time was spent on this phase of UR Mass. 13-1 project. $6,000 will be reserved for this work in R-16 and will be submitted for prior approval to URA for contract approval.
9	$145,000	Site Clearance-$145,000 based on Corey estimate plus L.P.A. check re past experience.
12	$ 72,400	Architectural Engineer-full time $27,000 Project Coordinator-full time $21,000 Clerk Typist 9,360 $57,360 Say $57,400 75 structures to be surveyed at $200 per structure 15,000 $72,400
13	$183,000	This interest amount was calculated at 4% of the Temporary Loan of $4,590,000.
17	$4,264,000	Appraiser's estimate for 251 parcels $3,466,792

Line No.	Amount	Explanation
17 cont'd	$4,264,000	Add $241,000 for possible acquisition of 17 structures in Rehabilitation Area at $14,200/structure
		Adjust New Appraisal Total $3,707,792
		Note: Church Street (UR Mass. 13-1) was that final acquisition costs ran 15% above 1st appraisal estimate. Therefore we add 15% (or $556,169) of 3.7 million $4,263,961
		Say $4,264,000

Legal Data
Code No. R-231

RESOLUTION OF LOWELL HOUSING AUTHORITY AUTHORIZING THE FILING OF AN APPLICATION FOR LOAN AND GRANT FOR PROJECT NO. MASS. R-16

WHEREAS it is necessary and in the public interest that the Lowell Housing Authority avail itself of the financial assistance provided by Title I of the Housing Act of 1949, as amended, to carry out the urban renewal project described as Northern Canal Renewal Area and bounded generally by Merrimack Street, Merrimack River, Perkins Street and Dutton Street hereinafter referred to as the "Project"; and

WHEREAS it is recognized that the Federal contract for such financial assistance pursuant to said Title I will impose certain obligations and responsibilities upon the Local Public Agency and will require among other things: (1) the provision of local grants-in-aid; (2) a feasible method for the relocation of families displaced from the project area; and (3) other local obligations and responsibilities in connection with the undertaking and carrying out of urban renewal projects:

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE LOWELL HOUSING AUTHORITY, That an Application on behalf of the Lowell Housing Authority for a loan under Section 102(a) of said Title I in the amount of $4,836,707 and for a Project Capital Grant and a Relocation Grant to the full amount available for undertaking and financing the Project is hereby approved, and that the Chairman is hereby authorized and directed to execute and to file such Application with the Housing and Home Finance Agency, and to provide such additional information and to furnish such documents as may be required in behalf of said Agency, and to act as the authorized correspondent of the Lowell Housing Authority.

A True Copy

_____
ATTEST

John J. McPadden
Lowell Housing Authority

CERTIFICATE OF RECORDING OFFICER

The undersigned hereby certifies that:

1. He is the duly qualified and acting Executive Director of the Lowell Housing Authority (hereinafter called the "Local Public Agency") and the custodian of the records of the Local Public Agency, including the minutes of the proceedings of the Lowell Housing Authority (hereinafter called the "Governing Body"); and is duly authorized to execute this certificate.

2. Attached hereto is a true and correct copy of a resolution, including the WHEREAS clauses, adopted at a meeting of the Governing Body held on the 11th day of July, 1961.

3. Said resolution has been duly recorded in the minutes of said meeting and is now in full force and effect.

4. Said meeting was duly convened and held in all respects in accordance with law and the bylaws of the Local Public Agency. To the extent required by law or said bylaws, due and proper notice of said meeting was given. A legal quorum of members of the Governing Body was present throughout said meeting, and a legally sufficient number of members of the Governing Body voted in the proper manner for the adoption of said resolution. All other requirements and proceedings under law, said bylaws, or otherwise, incident to the proper adoption of said resolution, including any publication, if required by law, have been duly fulfilled, carried out, and otherwise observed.

5. The seal that appears below constitutes the official seal of the Local Public Agency and was duly affixed by the undersigned at the time this certificate was signed.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand this _____ day of _____, 19___.

(SEAL)

_____

Executive Director

FLOOD, VALENTINE & FOISY
ATTORNEYS AT LAW
APPLETON BANK BUILDING
LOWELL, MASS.

JAMES W. FLOOD
1903-1950
CHARLES R. FLOOD
1905-1957

RICHARD R. FLOOD
JOHN H. VALENTINE
PAUL R. FOISY

JOHN L. McDONOUGH, JR.
JOHN M. CALLAN
ROBERT P. SULLIVAN

TELEPHONES
GLENVIEW 8-6831
GLENVIEW 8-6832
GLENVIEW 2-6951

July 7, 1961

Lowell Housing Authority
18 Market Street
Lowell, Massachusetts

Re: Urban Renewal Plan for Northern Canal Renewal Area
U.R. MASS - R-16, Lowell, Mass.

Gentlemen:

I am an attorney-at-law admitted to practice in the Commonwealth of Massachusetts. As counsel for the Lowell Housing Authority (hereinafter called the "Local Public Agency") in the above-identified project, my opinion, including factual statements requested by the Housing and Home Finance Agency, is as follows:

1. I have examined the Urban Renewal Plan prepared by the City of Lowell Planning Department relating to the Northern Canal Renewal Area project in the City of Lowell, County of Middlesex, Commonwealth of Massachusetts (hereinafter called the "Plan"), which Plan is more specifically identified as follows:

A mimeographed document dated May 25, 1961, entitled "Urban Renewal Plan, Northern Canal Renewal Area", consisting of fifteen (15) pages and three (3) exhibits and eleven (11) maps, for the project area in the aforementioned project.

2. The Plan in form and substance is in accord with applicable law. The Plan, when duly approved by the City Manager with the approval of the City Council of the City of Lowell, by the Lowell Planning Board, by the Lowell Housing Authority, and by the State Housing Board, will be a valid Plan, meeting all the requirements of State and local law and Title I of the Housing Act of 1949, as amended. The Plan is reasonably clear, definite, and unambiguous, and does not provide for any illegal discriminatory action or illegal preferential action or requirement.

3. The territorial area covered by the Plan is within the territorial jurisdiction of the Local Public Agency and conforms to all legal requirements pertaining to the eligibility of such area for the above-identified project; and such area under State and local law is legally eligible and appropriate for the redevelopment, conservation, and rehabilitation activities contemplated under the Plan.

4. (a) The Plan includes all the provisions, drawings, maps, documents, and other items required to be included pursuant to State or local law and the applicable requirements of Section 110 (b) of said Housing Act.

(b) The Plan includes appropriate provisions describing the real property which the Local Public Agency is to acquire and that which it is not to acquire, and includes appropriate provisions for the imposition of the controls and other requirements of the Plan upon all the real property in the project area described in the Plan.

(c) The Plan is sufficiently complete to permit a determination to be made as to whether it conforms to the general plan of the community as a whole and to indicate its relationship to definite local objectives respecting appropriate land uses, improved traffic, improved public transportation, improved public utilities, and improved recreational and community facilities in the City of Lowell.

(d) The provisions in the Plan respecting land uses, building requirements and densities, land coverage, and other features in the Plan are in accord with State and local law and the requirements of Section 110 (b) of said Housing Act.

(e) The provisions in the Plan for the vacation and dedication of streets, parkways, and other public ways and for changes in zoning or building codes and regulations are in accord with State and local law, and the controls in the Plan respecting the future use of the project area described therein are reasonably clear and legally effective.

(f) The provisions in the Plan respecting the period of duration of the Plan and the future changes in the Plan are legally adequate.

5. To my knowledge there is no pending or threatened litigation of any kind concerning the Plan.

Very truly yours,

Richard R. Flood

RRF:eml

Richard R. Flood

LEGAL INFORMATION REPORT FOR URBAN RENEWAL PROJECT
PART I - SLUM CLEARANCE AND REDEVELOPMENT ACTIVITIES

A. Name, Organization, and Territorial Jurisdiction of Local Public Agency.

1. (a) The legal corporate name of the Local Public Agency identified in the Application dated April 8, 19 58, is:

Lowell Housing Authority

(b) The citations of law respecting such name are as follows:

Mass. G. L. (Ter. Ed.) C. 121, as amended.

2. The Local Public Agency was organized on the 29th day of January, 19 37, under the following laws: Mass. G. L. (Ter. Ed.) C. 121, as amended. See Transcript of Organization filed with application for approval of Preliminary and Planning Cost, Form H-603, Church Street Project, UR Mass 13-1.

Constitutional, statutory, and charter provisions:

3. (a) Does the Local Public Agency have a special charter? [ ] Yes [X] No

(b) If the Local Public Agency has a charter, submit with the Application a complete copy of the charter, with all amendments to the date of such Application, duly certified by the officer having custody of the official records of the Local Public Agency, specifying herein the date of the latest amendment of the charter:

_____, 19___. See 2 above.

4. (a) Has the Local Public Agency adopted by-laws, rules, or regulations for the conduct of its affairs? [X] Yes [ ] No

(b) If the answer to the foregoing question is "Yes", submit with the Application a copy of such by-laws, rules, or regulations, with all amendments to the date of the Application, duly certified by the officer having custody of the official records of the Local Public Agency, specifying herein the date of the latest amendment of such by-laws, rules, or regulations. (Omit this item if the requested data are included within the organization transcript heretofore submitted or which is submitted herewith in accordance with the requirements of Section G, Paragraph 3, below.)

February 21, 19 58. See organization transcript submitted for Church Street Project UR Mass 13-1, and copies of subsequent amendments submitted with application dated April 8, 1958.

5. (a) Is the proposed urban renewal area described in the Application located wholly within the authorized territorial jurisdiction of the Local Public Agency? [X] Yes [ ] No

(b) If the answer is "No", include explanation.

B. *General Power.*

1. Is the Local Public Agency empowered to plan, to undertake and carry out, and to finance an urban renewal project involving slum clearance and redevelopment for which financial aid under Title I of the above cited Federal law may be provided? [X] Yes [ ] No

2. If the answer to the foregoing question is "Yes", cite in general the enabling legislation, constitutional provisions, court opinions, and other laws upon which you base your conclusion.

Citations: Mass. G. L. (Ter. Ed.) C. 121 as amended.
Papadinis v. City of Somerville, 331 Mass. 627 (1954)
Despatchers' Cafe, Inc. v. Somerville Housing Authority, 332 Mass. 259 (1954)
Bowker v. Worcester, 334 Mass. 422 (1956)
Worcester Knitting Realty Co. v. Worcester Housing Authority, et al. 335 Mass. 19 (1956)

C. *Specific Powers.*

1. Is a public hearing required by State or local law in connection with any phase of the proposed urban renewal project? [X] Yes [ ] No

(a) Citations:

Mass. G. L. (Ter. Ed.) C. 121, Sec. 26ZZ, as amended.

(b) Remarks:

2. Has a public hearing been held in connection with any phase of the proposed urban renewal project:

(a) As and if required by State or local law? [ ] Yes [X] No

(b) As contemplated by Section 105(d) of Title I of the above cited Federal law? [ ] Yes [X] No

3. Does the law require that any determination, finding, review, approval, or other action be made or had at the local level, or by some other public body or official, before the Local Public Agency may undertake or carry out any necessary action pertaining to or any phase of the proposed urban renewal project? [X] Yes [ ] No

(a) Citations:

Mass. G. L. (Ter. Ed.) C. 121, Part VIII, Urban Renewal Projects

(b) Remarks:

C. *Specific Powers (Continued)*

4. What phases of the proposed urban renewal project or what functions of the Local Public Agency, generally or in respect to the project, will be or are required by law to be performed by the State, the Municipality, or by any other public body or public official (other than the Local Public Agency)?

(a) Explain fully: None other than approval.

(b) Citations:

Mass. G. L. (Ter. Ed.) C. 121, Part VIII.

5. (a) Is there any litigation pending, or threatened, or deemed necessary, affecting any necessary action pertaining to or any power or authority of the Local Public Agency to undertake and carry out or to finance the proposed urban renewal project or any phase thereof? [ ] Yes [X] No

(b) If the answer to the foregoing question is "Yes", give a statement of details respecting the nature of such litigation; and attach a copy of the pleadings, if any.

Statement of details and copy of pleadings attached: [ ] Yes

6. (a) Does the Local Public Agency, the Municipality, or other public body have the authority to prepare a general or master plan for the development of the locality as a whole in which the urban renewal area is located? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 41, Secs. 70, 71, 72, 81A-81GG, C. 121, Part VIII, and Sec. 26P, as amended.

(b) If the answer to the foregoing question is "Yes", identify the local public body.

City of Lowell Planning Department.

(c) Does the Municipality have the authority to prepare and present to the Housing and Home Finance Agency a "Workable Program" as described in Section 101(c) of Title I of the above cited Federal law? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 40A, C. 111, C. 121, C. 142, C. 143, C. 148; City of Lowell Zoning Regulations, Building, Housing, Plumbing and Electrical Codes and Fire Regulations, included in Preliminary Project Report, Transmitted by Lowell Housing Authority to U. R. Administration, N. Y. C.

7. (a) Is there adequate legal authority for the preparation and approval of an official urban renewal plan which can meet the requirements of Section 110(b) of Title I of the above cited Federal law? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 121, Part VIII and Sec. 26P; C. 41, Sec. 81A et seq., City of Lowell Ordinance Creating A Planning Department, Approved November 24, 1954.

D. *Urban Renewal Area -- Legal Eligibility and Qualification (Continued)*

2. Basing your judgment upon data and information in and submitted in support of the Application, with respect to each such portion of the urban renewal area as is proposed in said Application as the area of slum clearance and redevelopment activities, is each such portion (herein called a "redevelopment area") legally eligible and legally qualified under State and local laws from the standpoint of:

(a) The size of each such redevelopment area? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 121, as amended.

(b) The conditions of slum or deterioration existing in each such redevelopment area? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 121, as amended.

(c) The extent of each redevelopment area which is open, built up, improved, or unimproved? [X] Yes [ ] No

Citations:

Mass. G. L. (Ter. Ed.) C. 121, as amended.

(d) Other specific qualification requirements pertinent to any such redevelopment areas, specifying them, imposed by law?

NONE

(1) Identification of other specific qualification requirements:

(2) Citations:

Property Acquisition and Disposition.

1. Does the law prohibit the Local Public Agency from exercising the right of eminent domain in respect to any particular type of property in any portion of the urban renewal area, which property the Local Public Agency proposes to acquire as a part of the urban renewal project, or does the law impose any unusual restrictions in respect of such acquisition as, for example, obtaining the consent of a State public utilities commission to the acquisition of any property owned by a public utility company? [ ] Yes [X] No

(a) Citations:

Mass. G. L. (Ter. Ed.) C. 78, C. 80A, C. 121, Sec. 26P, Sec. 26JJ, Sec. 26KK, and C. 121, Part VIII. Bowker v. Worcester, 334 Mass. 422 Papadinis v. City of Somerville, 331 Mass. 627 Despatchers Cafe, Inc. v. Somerville Housing Authority, 332 Mass. 269 Worcester Knitting Realty Co. v. Worcester Housing Authority et al. 335 Mass. 19

(b) Remarks: (If the answer to the foregoing question is "Yes", describe in detail any such restrictions)

2. Does State or local law require the payment of ad valorem taxes or payments in lieu of such taxes on the property which the Local Public Agency acquires as project land? [ ] Yes [X] No

Citations:

Mass. G. L. (Ter. Ed.) C. 121, Sec. 26R does not require such payments, but the city may determine that a payment will be made in lieu of taxes.

3. Does the Local Public Agency have the power to obligate the purchasers or lessees of land in the project area (see Sec. 105(b) of Title I of the above cited Federal law):

(a) To devote the land to the uses prescribed by and in conformity with the pertinent urban renewal plan? [X] Yes [ ] No

(b) To begin the building of the improvements on such land within a reasonable time? [X] Yes [ ] No

(c) Citations:

Mass. G. L. (Ter. Ed.) C. 121, Sec. 26LL and Sec. 26AAA.

4. Cite any provision in State or local law which prescribes a time limit within which project land must be disposed of by the Local Public Agency.

NONE

F. Financing Powers.

1. Is the Local Public Agency authorized by State and local law to obtain financial assistance under Title I of the above cited Federal law? [X] Yes [ ] No

(a) Citations:

Mass. G.L. (Ter. Ed.) C. 121, Sec. 26P and 26AAA

(b) Remarks:

2. If the answer to the foregoing question is "Yes", is the Local Public Agency authorized to obtain a Title I "advance" for surveys and plans for an urban renewal project and to agree to repay such advance, with interest, out of any moneys which become available to the Local Public Agency for the undertaking of the urban renewal project involved? [X] Yes [ ] No

Citations:

Mass. G.L. (Ter. Ed.) C. 121, Sec. 26P and Sec. 26AAA.

3. Does the Local Public Agency have the power to borrow money (other than advances as aforesaid) to carry out the urban renewal project

(a) From the Federal Government under Title I of the above cited Federal law? [X] Yes [ ] No

(b) From other sources? [X] Yes [ ] No

(c) Citations:

Mass. G.L. (Ter. Ed.) C. 121, Sec. 26P and Sec. 26AAA.

4. Is the Local Public Agency authorized to provide reasonable security for the payment of the principal of and interest on its obligations evidencing any Title I loan which may be made to it with respect to the proposed urban renewal project? [X] Yes [ ] No

(a) Citations:

Mass. G.L. (Ter. Ed.) C. 121, Sec. 26P and Sec. 26AAA.

(b) Remarks: (If the answer to the foregoing question is "Yes", describe the nature of the security)

Notes, pledges, bonds and mortgages.

F. Financing Powers (Continued)

5. Is the Local Public Agency authorized to pledge its loan rights under a Title I loan contract as security for the payment of the principal of and interest on obligations which it may sell to others than the Federal Government to finance the proposed urban renewal project?
[X] Yes [ ] No

(a) Citations:
Mass. G. L. (Ter. Ed.) C. 121, Sec. 26P and Sec. 26AAA.

(b) Remarks:

6. Does the Local Public Agency have the power to borrow money for the purpose of refunding any obligations it may issue to the Federal Government or to others in connection with the financing or refinancing of the proposed urban renewal project? [X] Yes [ ] No

(a) Citations:
Mass. G. L. (Ter. Ed.) C. 121, Sec. 26 P and Sec. 26AAA.

(b) Remarks:

7. Are there any constitutional, statutory, or charter limitations on the "debt" incurring powers of the Local Public Agency? [ ] Yes [X] No

(a) Citations:
Mass. G. L. (Ter. Ed.) C. 121, Sec. 26P and Sec. 26AAA.

(b) Remarks, citing relevant judicial decisions:

8. Are there any constitutional, statutory, or charter limitations on the taxing powers of the Local Public Agency? [ ] Yes [ ] No

No power to tax.

(a) Citations:

F. Financing Powers (Continued)

8. (b) Remarks, citing relevant judicial decisions:

G. Organization Transcript.

NOTE: The following is not applicable and should be disregarded if the Local Public Agency is a county, city, town, village, or other traditional type of local government or municipality.

1. Has the Local Public Agency heretofore submitted copies of its transcript of organization to the Urban Renewal Administration or its predecessor, the Division of Slum Clearance and Urban Redevelopment, or to a Regional Office of the Housing and Home Finance Agency, in connection with any project under the Title I program? [X] Yes [ ] No

2. If the answer to the above question is "Yes", the remainder of this Section G is not applicable to the Local Public Agency and should be disregarded.

3. If the Local Public Agency is (a) a public housing authority or public housing agency, or (b) a redevelopment agency, a redevelopment commission, or other special type of redevelopment entity (and if the answer under Paragraph 1 above is "No"), submit herewith two copies of a transcript of the organization of the Local Public Agency.

Each copy of the transcript of organization should include one certified copy of each document necessary to evidence, under applicable State and local law, the proper establishment and organization of the Local Public Agency, the appointment and qualification of the members of the original governing body, the holding of the original organization meeting, the election or appointment of the original officers, and the adoption of by-laws or other procedural regulations. Illustrative of the type of documents required to be submitted are the following which under certain State and local laws are necessary for the preparation of the two transcripts of organization:

(a) Two certified copies of extracts from the minutes of the meeting or meetings of the governing body of the Municipality or appropriate political subdivision at which the resolutions or ordinances authorizing the creation, designation, and organization of the Local Public Agency were considered and adopted, including, if appropriate, copies of notices of such meetings and waivers of and consents to such meetings;

(b) Two certified copies of the certificate of necessity or certificate of incorporation or similar document issued by the State Housing Board or Commission, the State Corporation Commission, or other public body or official as may be required by applicable law;

(c) Two certified copies of each certificate of appointment, by the mayor or other appropriate appointing officer of the Municipality, of each of the original members of the governing body of the Local Public Agency, with an appropriate certification that the said certificates of appointment are on file and of record in the office of the certifying officer;

(d) Two certified copies of extracts from the minutes of the meeting or meetings of the governing body of the Municipality or other appropriate political subdivision at which the appointment of each of the original members of the governing body of the Local Public Agency was confirmed or approved, where such confirmation or approval is required by applicable law;

G. Organization Transcript (Continued)

(e) Two certified copies of the certificate of approval of the appointments of each of the original members of the governing body of the Local Public Agency issued by the State Housing Board, Commission, or similar public body, if required by applicable law;

(f) Two certified copies of the oath of office or acceptance of appointment, if required by law, of each original appointee to the governing body of the Local Public Agency;

(g) Two certified copies of extracts from the minutes of the organization meeting or meetings of the Local Public Agency at which the original by-laws and official seal were adopted, officers were elected, and other proceedings relating to the organization of the Local Public Agency were taken, including copies of notices of such meetings and of the waivers of and consent to such meetings;

(h) Two certified copies of the by-laws of the Local Public Agency as originally adopted, if not included within the above-mentioned minutes of the organization meeting; and

(i) Two certified copies of each amendment or change in the by-laws of the Local Public Agency to the date of the submission of the organization transcript, including certified extracts from the minutes of the proceedings of the governing body of the Local Public Agency and other documents, if any, necessary to evidence the proper adoption of any such amendments or changes.

OPINION OF COUNSEL

I, the undersigned, DO HEREBY CERTIFY that I am the duly appointed and acting attorney at law for the Local Public Agency named in the Application to which this opinion appertains; that I have been authorized to submit the foregoing Legal Information in behalf of said Local Public Agency; and that such Legal Information is true and correct to the best of my knowledge and information.

I have reviewed such Application, dated April 8, 1958, and approved by the Local Public Agency on March 4, 1958, including particularly the data and information relating to (a) the size and character of the proposed urban renewal area, (b) the proposed project for which surveys and plans are to be prepared, (c) the activities to be undertaken by the Local Public Agency in surveying and planning the proposed project, and (d) the proposed method of financing the project.

I am of the opinion that the Local Public Agency has been legally created and is a duly organized and acting public body having the legal power to undertake, finance, and carry out the surveying and planning work described in such Application for which it seeks an Advance of funds (or other Federal aid) under Title I of the Housing Act of 1949, as amended.

I am of the further opinion, on the basis of the data and information submitted in support of the Application:

(a) that the proposed urban renewal area is a slum, blighted, deteriorated, or deteriorating area within the meaning of such Federal law and that it meets the requirements of State law, particularly ~~Section~~ C. 121 of Mass. G. L. (Ter. Ed.), for undertaking the proposed urban renewal project; and

(b) that such portion of the urban renewal area which is proposed for slum clearance and redevelopment is

[X] clearly predominantly residential in character.

[ ] not clearly predominantly residential in character.

[ ] not predominantly residential in character but containing a substantial number of slum or blighted dwellings.

Dated this _____ day of _____, 1961.

Richard R. Flood
(Type or Print Name)

Richard R. Flood
(Signature)

174 Central Street, Lowell, Mass.
(Address)

May 25, 1961

NORTHERN CANAL

RENEWAL

LOWELL, MASSACHUSETTS

URBAN RENEWAL PLAN

URBAN RENEWAL

PLAN

NORTHERN CANAL

RENEWAL AREA

May 25, 1961

Prepared by

City Planning Department
Lowell, Massachusetts

for

Lowell Housing Authority

LOWELL CITY COUNCIL

Raymond J. Lord, Mayor

Samuel S. Pollard	John Janas
Joseph M. Downes	John J. Desmond
Arthur G. Gendreau, Jr.	Harold W. Hartwell
William Moriarty	Mrs. Ellen A. Sampson

Frank E. Barrett, City Manager

Charles M. Zettek, City Planner

LOWELL HOUSING AUTHORITY

Leo F. McCarthy, Chairman	John E. Walsh
Philip L. Scannell, Jr.	Raymond P. Bourgeois

John J. McPadden
Executive Director

John T. Sayers
Redevelopment Coordinator

Urban Renewal Plan

Northern Canal

Renewal Area

Table of Contents

		Page
A.	DESCRIPTION OF PROJECT	
1.	BOUNDARIES OF URBAN RENEWAL AREA.....	1
2.	TYPES OF PROPOSED RENEWAL ACTION.....	2
B.	LAND USE PLAN	
1.	LAND USE MAP.....	2
2.	LAND USE PROVISIONS AND BUILDING REQUIREMENTS.....	2
a.	Permitted Uses.....	2
b.-1	General Site Restrictions.....	2
(1)	Land use.....	2
(2)	Objectives of Chapter 121, General Laws of Mass.....	3
(3)	Permitted Uses.....	3
(4)	Construction and Reconstruction.	3
(5)	Project area tenants.....	3
(6)	Re-acquisition or Repossession..	3
(7)	Purchase for speculation.....	4
(8)	Discrimination.....	4
(9)	Section 105(e) of the Housing Act of 1949.....	4
(10)	Conflicting requirements.....	4
b.-2	Specific Site Restrictions	
(1)	Residential.....	4
(2)	Commercial.....	6
(3)	Industrial.....	7
(4)	Public.....	9
c.	Duration of Controls.....	10
d.	Regulations and Controls on Property not to be Acquired.....	10
C.	PROJECT PROPOSALS	
1.	LAND ACQUISITION.....	10
a.	Identification of Acquired Property..	10

Table of Contents

		Page
(1)	Clearance and redevelopment.....	11
(2)	Public facilities.....	11
(3)	Conservation or reconditioning..	11
b.	Special Conditions.....	11
(1)	Property not scheduled for acquisition.....	11
(2)	Property scheduled for acquisition.....	11
2.	CONSERVATION OR RECONDITIONING.....	11
a.	Minimum Standards.....	11
b.	F.H.A. Requirements.....	12
c.	Determination of Repairs and Improvements.....	12
3.	REDEVELOPER'S OBLIGATION.....	12
D.	OTHER PROVISIONS NECESSARY TO MEET STATE AND LOCAL REQUIREMENTS	
1.	GENERAL PLAN.....	13
2.	PLAN'S RELATIONSHIP TO DEFINITE LOCAL OBJECTIVES.....	13
3.	RELOCATION.....	14
E.	PROCEDURE FOR CHANGES IN APPROVED PLAN.....	14
F.	EXHIBITS	

This Urban Renewal Plan (hereinafter referred to as the "Plan") to be undertaken by the Lowell Housing Authority (hereinafter referred to as the "Authority") in the Northern Canal Urban Renewal Area (hereinafter referred to as the "Area") consists of the following text including the maps and exhibits listed below which are attached or submitted separately and shall be considered as part of this Plan as though fully set forth herein.

Exhibit	Map No.	Title
	1	Area Boundaries
	2	Street Improvement Plan
	3	Land Use
	4	Property Map
	*5	Building and Land Use

A - DESCRIPTION OF PROJECT

1. BOUNDARIES OF URBAN RENEWAL AREA

The Urban Renewal Area is clearly described on the attached Map No. 1 entitled "Area Boundaries" dated December 14, 1960. The perimeter boundary description follows:

Starting at the corner of Dutton and Moody Streets, running northwesterly along Moody Street to Colburn Street, then southwesterly along Colburn Street to Merrimack Street, then northwesterly along Merrimack Street to Pawtucket Street, then northeasterly along Pawtucket Street to Melvin Street, then northerly along Melvin Street to Merrimack River, then northeasterly along river bank approximately 1200 feet more or less to land owned by Stop & Shop, Inc., then southerly along said Stop & Shop, Inc. land to Pawtucket Street then southeasterly along Perkins Street to Suffolk Street, then southwesterly along Suffolk Street to Hall Street, then northwesterly along Hall Street to Cabot Street, then southwesterly along Cabot Street to the northern side of the Northern Canal, then southeasterly along the Northern Canal to the easterly side of Western Canal, then northeasterly along Western Canal 120 feet more or less, then southeasterly through land owned by the Merrimack Manufacturing Company for 240 feet more or less to Tremont Street, then northeasterly along Tremont Street for 50 feet more or less, then southeasterly across land owned by the Courier Citizen Company for 180 feet more or less to a private street (formerly Tilden Way) then northeasterly 100 feet more or less along railroad spur track and along property line of Merrimack Manufacturing Company, then southeasterly through land owned by Merrimack Manufacturing Company 380 feet more or less, then northeasterly through land owned by Merrimack Manufacturing Company 190 feet more or less, then southeasterly through land owned by Merrimack Manufacturing Company 180 feet more or less to Worthen Street, then southeasterly along a public way for 140 feet more or less, then northeasterly along a private way for 120 feet more or less, then southeasterly along a private way for 120 feet more or less to Dutton Street (a private street), then southwesterly down Dutton Street to the Intersection of Dutton and Moody Streets, which is the point of beginning.

2. TYPES OF PROPOSED RENEWAL ACTION

There will be two clearance sections and one rehabilitation section. These sections have been outlined on Map No. 1 entitled "Area Boundaries" dated December 14, 1960. The actions proposed for the Area are: land assembly and redevelopment; voluntary repair and rehabilitation; acquisition by gift, purchase or eminent domain of real property and demolition, removal or rehabilitation of buildings and improvements thereon; installation, construction or reconstruction of streets, utilities, playgrounds and other improvements; disposition, for uses in accordance with the Plan, of any property or part thereof acquired in the Area.

B. LAND USE PLAN

1. LAND USE MAP

The use of land in the Area shall conform to the Land Use Plan (Map No. 3 entitled "Land Use"). The map showing major thoroughfares and street right-of-way whose locations are fixed are shown on the attached Map No. 2 entitled "Street Improvement Plan" dated December 6, 1960. All other public uses and, as required, institutional or special purpose uses are shown on the attached Map No. 3 entitled "Land Use" dated November 7, 1960.

2. LAND USE PROVISIONS AND BUILDING REQUIREMENTS

a. Permitted Uses

Permitted Uses for the acquired land shall be for industrial, commercial, residential and public reuse and are delineated on the attached Map No. 3 entitled "Land Use". No residential uses will be permitted in the area designated for industrial reuse. The Zoning Ordinance of the City of Lowell as adopted July 6, 1926 and as amended to the date of approval of this plan, shall be further amended so as to conform to Map No. 11 "Proposed Zoning" which is a part of this plan. The Lowell Housing Authority has made an application for funds for public housing for the elderly. The Rehabilitation section will provide a few ideal locations for these units.

b.-1 General Site Restrictions

(1) Land use: To use and devote such land only for the purpose and in the manner stated in the Plan.

(2) Objectives of Chapter 121, General Laws of Mass.: To comply with such terms and conditions relating to the use and maintenance of such land and improvements thereon as in the opinion of the Authority are necessary to carry out the purposes and objectives of the Plan and of Chapter 121, General Laws of Massachusetts.

(3) Permitted Uses: To ensure that no building shall be erected, reconstructed, enlarged or moved for any use other than that which is permitted herein, and that no building or structure shall be erected, reconstructed, enlarged, altered, or moved in such a manner as to violate any of the regulations and controls specified herein. Any change in the use of any structure or land within the duration of this Plan shall require prior submission to the Authority of any and all information as may be necessary to insure that such change in use conforms to the provisions of this Plan.

(4) Construction and Reconstruction: To ensure that the construction, reconstruction or rehabilitation of all structures shall conform to the Building, Electrical, Plumbing and other pertinent ordinances of the City of Lowell, as in effect from time to time.

(5) Project area tenants: To give preference in the selection of tenants for dwelling units built in the project area to families displaced therefrom because of clearance and redevelopment activities who desire to live in such d.u.'s and who will be able to pay rents or prices equal to rents or prices charged other families for similar or comparable d.u.'s built as part of the same redevelopment.

(6) Re-acquisition or Repossession: To covenant in deeds and leases, to the extent permissible by law, for the re-acquisition of title and/or repossession of property when provisions of the Redevelopment Plan are violated; just compensation, if any, will be settled to the extent to which the parties dispossessed may be entitled (less cost to the Authority in connection with such re-acquisition of repossession)

shall be paid by the Authority.

(7) Purchase for speculation: Purchasers or lessees will be required to covenant, to the extent permissible by law, prior to completion of all improvements required to be made by them under the redevelopment plan, that they will not re-sell, release, sub-lease or assign such leases without the approval of the Authority or speculate in or with respect to the land which is the subject of such purchase or lease.

(8) Discrimination: To ensure against discrimination in the use of land upon the basis of race, creed, color or national origin, every deed or lease will include a covenant prohibiting any such discrimination.

(9) Section 105(e) of the Housing Act of 1949: To comply with the provisions of Section 105(e) of the Housing Act of 1949, as amended, with respect to the public disclosure by redevelopers of their qualifications and financial responsibilities.

(10) Conflicting requirements: To ensure that when there is any difference between these regulations and local zoning, building or other legal requirements, the more restrictive requirements shall govern.

b.-2 Specific Site Restrictions

(1) Residential

(a) Land designated for residential reuse shall be used only for dwelling purposes and residential parking and shall exclude motels or hotels.

(b) Set-back, Side Yard.
There shall be a set-back from the street line of at least (10) ten feet, subject to the following provisions:

i On a lot between two buildings not more than 60 feet apart the set-back need not exceed the greater of the set-backs of such

buildings. Any setback thus established shall be included in computing the average setback.

ii No setback need exceed ten percent of the depth of the lot in any case. Any setback thus established shall be used in computing the average setback.

iii No building or structure may be erected between the line of intersecting streets and a line joining points on such line fifteen (15) feet distant from their point of intersection.

iv Side Yards: Where side yards are provided they shall have a minimum width of five feet unless in the opinion of the Authority greater provisions are needed to prevent narrow alleys between buildings or other conditions conducive to danger and blight.

(c) Lot Coverage.
Buildings may be erected to cover a maximum area equal to seventy (70) percent of the lot area. Underground structures or basements shall not be considered in measuring lot coverage.

(d) Densities.
No dwelling shall be erected to accommodate or make provisions for more than one family for each three hundred and fifty (350) square feet of the area of the lot.

(e) Maximum Building Height.
Residential buildings shall have a maximum height limit of forty (40) feet.

(f) Off-Street Parking.
One off-street parking space must be provided for every two apartments, and must be located within the same site as the residential building. The off-street parking areas must be surfaced with bituminous concrete

adequately drained and maintained in a useable condition at all times.

(g) Landscaping.
All sites designed for residential reuse will be adequately and attractively landscaped with lawns, shrubs and trees and shall be maintained in an attractive manner. For all residential sites having a street frontage of 50 feet or more, one or more shade trees 4 inches in caliber 6 inches above finished grade shall be installed, protected and maintained on such frontage no closer than 6 feet to the street line, for each 50 feet of such frontage or major fraction thereof.

(2) Commercial

(a) Land designated for commercial reuse shall be used only for parking or retail business uses, which for the purpose of this plan shall mean: the retailing or sale of products or services and the display and sale of merchandise and services. Land designated for commercial reuse may not be used for any of the following:

i any manufacturing including fabrication, processing or assembling.

ii any residential use.

iii any other use that is injurious, noxious or offensive by reason of the omission of odor, fumes, dust, smoke, vibrations or noise.

(b) Set-Back, Side Yard

i No setback will be required except, no building or structure may be erected between the lines of intersecting streets and a line joining points on such line ten (10) feet distant from their point of intersection.

ii Side Yards: Where side yards are provided they shall have a minimum width of five (5) feet, unless in the opinion of the Authority greater provisions are needed to prevent narrow alleys between buildings or other conditions conducive to danger and blight.

(c) Lot Coverage
Buildings may be erected to cover a maximum area equal to seventy (70) percent of the lot area. Underground structures or basements shall not be considered in measuring lot coverage.

(d) Maximum Building Height
Buildings shall have a maximum height limit of sixty (60) feet.

(e) Signs
Only signs advertising business uses on the site will be permitted. Such signs shall have a maximum height of sixty (60) feet and an area no greater than three (3) square feet for every lineal foot of business frontage.

(3) Industrial

The following buildings or premises shall be permitted to be erected, altered or used for any of the following specified industries or uses and shall exclude residential or commercial uses.

(a) Research centers and laboratories.

(b) Warehousing for distribution.

(c) Manufacturing, assembly or processing plants for the following types of industries: Food and kindred products, apparel and related products, electronic and electrical products, furniture and fixtures, printing and publishing, lumber and wood products, paper and allied products, plastics and allied products, primary and fabricated metal industries, machinery, transportation and related equipment products, instruments and related products.

(d) Chemical, synthetic and allied products or any other manufacturing assembly or processing provided they are not injurious, noxious or detrimental to residential areas by reason of the unreasonable emission of dust, odor, fumes, smoke wastes, refuse matter, noise or vibration.

(e) Accessory uses customarily incident to any use permitted herein.

(f) In addition to the above use provisions, the following general provisions must be complied with.

i Building setback
All buildings may be located to within twenty (20) feet of a frontage street right-of-way line, and may be located to within ten (10) feet of a side or rear boundary line of any lot. Where lots adjoin land in a residence district, no building shall be located to within 100 feet of such residence district line.

ii Lot coverage
Buildings may be erected to cover a maximum area equal to sixty (60) percent of the lot area. Underground structures or basements shall not be considered in measuring lot coverage.

iii Parking
Adequate off-street parking shall be provided on the lot in an amount sufficient to serve all the parking needs of the business conducted thereon without using adjacent public streets therefor. Off-street parking shall not be placed in any required front yard (setback requirement on frontage street).

iv Loading Zones
Adequate off-street loading space shall be provided on the lot to service all the loading needs of the plant without requiring use of adjacent public streets therefor.

v Outdoor Storage
No open or outdoor storage shall be permitted in any required front yard. Open storage is permitted on side and rear yards provided such open storage area is adequately fenced and properly maintained. In no event shall any waste material or refuse material be dumped upon or permitted to remain upon the front, side or rear yard areas of any lot.

(4) Public

(a) In the Public land use designation, no building or premises shall be erected, altered or used for any use except community, school or institutional facilities and parking.

(b) Setback and Yard Requirements
All buildings may be located to within fifty (50) feet of a frontage street right-of-way line, and may be located to within twenty five (25) feet of a side or rear boundary line of any lot.

(c) Lot Coverage
Buildings may be erected to cover a maximum area equal to seventy (70) percent of the lot area. Underground structures or basements shall not be considered in measuring lot coverage.

(d) Maximum Building Heights
Buildings shall have a maximum limit of 60 feet with the exception of Site No. 3 which is public land west of Pawtucket Street which shall have a maximum height limit of 100 feet.

(e) Off-Street Parking
For each square foot of public building space, there shall be provided one square foot of parking space. Off-street parking areas must be surfaced with bituminous concrete, adequately drained and maintained in a useable condition at all times.

(f) Landscaping

All public sites will be adequately and attractively landscaped with trees, shrubs and lawn and shall be maintained in an attractive manner at all times. Minimum size of shade trees shall be 18 feet in height; minimum size of small type flowering trees and evergreen trees shall be 10 feet in height. Minimum size of shrubs at installation time shall be one half their mature size. For every parcel having a street frontage of 50 feet or more, one or more street trees of the minimum sizes stated above shall be installed, protected and maintained on such frontage no closer than 6 feet to the street line, for each 50 feet of such frontage or major fraction thereof.

c. Duration of Controls

The plan will become effective upon approval by the City Council and will be in effect 30 years from the date of Council approval.

d. Regulations and Controls on Property not to be Acquired.

Properties not to be acquired shall be maintained in a decent safe and sanitary condition at all times and shall conform to the requirements and regulations set forth in the City's Sanitary Code and attached to this Plan as Exhibit A and the Commonwealth of Massachusetts Department of Safety Regulations for the uniform enforcement of the General Laws (Ter. Ed.) Chapter 143, Section 15-52 as amended applicable to buildings and attached to this Plan as Exhibit B. Necessary repairs to bring buildings to the Plan's minimum standards shall begin within one year of the official approval of the Urban Renewal Plan of the City Council and it shall be completed within 5 years from the Renewal Plan approval date.

C. PROJECT PROPOSALS

1. LAND ACQUISITION

a. Identification of Acquired Property

(1) Clearance and redevelopment: Properties designated to be acquired for Clearance and Redevelopment including spot clearance and vacant land are shown on the attached Map No. 6 entitled "Land Acquisition Map" dated March 14, 1961.

(2) Public facilities: Land to be acquired for Public Facilities are shown on attached Map No. 6.

(3) Conservation or reconditioning: The Local Public Agency does not contemplate the acquisition of any property for conservation or reconditioning.

b. Special Conditions

(1) Property not scheduled for acquisition: Property not scheduled for acquisition but which may be acquired. The Authority would make every effort to acquire property that originally was not slated for acquisition if, during the execution of the Urban Renewal Plan, the property owners thereof refuse or are able to redevelop or rehabilitate their properties to the extent necessary to comply with the provisions of this Plan and the specific improvements required by the Authority pursuant to this Plan. In such event, the Authority may require such properties or such interest in them as may be necessary to carry out said provisions or improvements.

(2) Property scheduled for acquisition: Property scheduled for acquisition but which may not be acquired. Certain properties which conform at present to the proposed use of the area, or that are not detrimental to the objectives of the Urban Renewal Plan, and the owners of these parcels are willing to sign a contract with the Authority for the development of their property according to the Urban Renewal Plan may not be acquired. Properties in this category known at this time are identified as 1-2, 2-1 and 3-3 as designated on attached Property Map No. 4.

2. CONSERVATION OR RECONDITIONING

a. Minimum Standards

The Minimum Standards to be enforced will be the

City of Lowell Sanitary Code, which is a model Code adopted by Massachusetts Department of Public Health on September 1960 in accordance with the provisions of Section 5 of Chapter III of the General Laws and was also adopted by the City of Lowell Health Department on November 15, 1960 and is attached to this Plan as Exhibit A. Also to be enforced are the Commonwealth of Massachusetts, Department of Public Safety Regulations for the uniform enforcement of General Laws (Ter. Ed.) Chapter 143, Section 15-52 applicable to Buildings and attached to this Plan as Exhibit B. Both Exhibits A and B shall be considered as part of this Plan as though fully set forth herein.

b. F. H. A. Requirements

The said Minimum Standards shall be deemed a minimum level for residential rehabilitation in the Area. Notwithstanding lesser requirements in said Minimum Standards in the event that any residential property in the Area is offered or proposed to be offered to the U. S. Federal Housing Administration as security for an insured mortgage loan, the Minimum Property Standards which said F.H.A. may establish for the Area shall pertain to such properties.

c. Determination of Repairs and Improvements

The repairs and improvements, if any, required by each residential rehabilitation property for compliance with said Minimum Standards shall be determined by the Authority. The Authority, after such determination, shall issue to the owner of such residential rehabilitation property a form of agreement for the voluntary repair and rehabilitation of such property setting forth the repairs and improvements required. In the event that such form of agreement is not executed within one year from date of receipt by the owner, the provisions of Paragraph C I b (1) above shall apply, unless by consent of the Authority, said period is reasonably extended. The procedure outlined herein shall also apply to non-residential properties, except that standards applicable in such cases shall be the same as those in Section C-3 below.

3. REDEVELOPER'S OBLIGATION

In addition to compliance with the deed or lease restrictions imposed on each particular redevelopment site, or any other covenants and conditions,

purchasers or lessees of redevelopment sites will also be required to devote such land only to the uses specified in the Redevelopment Plan. They will be obligated to begin and complete the building of their improvements on such land within a reasonable time, and prior to the erection of any building or the construction of any improvement, they will be required to submit their site plans and working drawings to the Authority for approval. Before approval is given, the Authority will consult the City Planning Department for its concurrence.

They will be required, insofar as permissible by law, to maintain their property in accordance with standards set forth in the "Contract of Disposition" and will be prohibited from making any alterations or changes which do not conform to the redevelopment plans for the area as a whole. Nothing in this plan is designed to prevent purchasers or lessees from hiring a single architect for the design of or a single contractor for the economical construction of all buildings on the redevelopment sites should they so desire.

The Authority will reserve the right to reenter the premises for purposes of ascertaining conformance with the redevelopment plan in order to enforce such conformance.

D. OTHER PROVISIONS NECESSARY TO MEET STATE AND LOCAL REQUIREMENTS

1. GENERAL PLAN

This Urban Renewal Plan is based on a local survey and conforms to an existing General Plan for the development and redevelopment of the City as a whole. The General Plan calls for the conversion of the project area, now predominantly residential in character, into industrial, commercial, public and residential uses.

2. PLAN'S RELATIONSHIP TO DEFINITE LOCAL OBJECTIVES

This plan conforms to definite local city objectives as to appropriate land uses, improved traffic, public transportation, public utilities, recreational and community facilities and other public improvements. In addition, the plan conforms to local planning objectives in that it will promote the following:

a. It will improve the living conditions of the City as a whole by removing an area of substandard housing conditions.

b. It will assist in the development of a major "loop highway system" around the Lowell Central Business District by providing a 75 foot right-of-way along Northern Canal.

c. It will provide area for adequate off-street parking and loading facilities to properly serve the new commercial uses.

d. It will promote a healthy financial condition for the City by converting a "tax-loss" area into a "tax-gain" area. This will be done by recreating and increasing land values by changing a blighted residential area into a modern commercial, industrial and residential area, and providing thereby the opportunity for the construction of high-value improvements on the redeveloped land.

e. It will provide commercial sites for the relocation of qualifying retail stores displaced from other sections of the city by large public works projects.

f. It will provide the consolidation of City facilities in a new Civic Center Area which will prove an economical saving for the City and provide better service of these facilities to the public.

g. It will provide land for the necessary expansion of Lowell Technological Institute.

h. It will provide needed land for industrial use, thus attracting new industries which wish to locate at intown industrial sites.

3. RELOCATION

Section 26J, Chapter 121, General Laws, Mass. requires that the Plan shall be sufficient to indicate the "method for the relocation of persons living in the area, if it is to be cleared, and availability and means by which there will be provided dwelling units for such persons substantially equal in number to the number of dwelling units to be cleared from such area". The Relocation Plan for the Project is attached herewith as Exhibit C and shall be deemed to be part of this Plan as though fully set forth herein.

E. PROCEDURE FOR CHANGES IN APPROVED PLAN

1. The Urban Renewal Plan may be modified by the Authority at any time prior to the disposition

of the land in the Renewal Area, with the approval of the Lowell Planning Board, the City of Lowell and the State Housing Board. Subsequent to the disposition of any land in the Renewal Area, the Urban Renewal Plan may be modified as provided above on condition that all purchasers or lessees of property effected by the proposed modification consent to such proposed modification in writing.

EXHIBIT "A"

Exhibit "A"

THE SANITARY CODE

Article II Minimum Standards of Fitness for Human Habitation
Preamble; Effect; Filing Date

Part I Substantive Provisions

Regulation 1. Definitions

2. Kitchen Facilities

3. Bathroom Facilities

4. Water Supply

5. Hot Water Facilities

6. Heating Facilities

7. Lighting and Electrical Facilities

8. Ventilation

9. Installation and Maintenance of Facilities

10. Curtailment of Service

11. Space and Use

12. Exits

13. Installation and Maintenance of Structural Elements

14. Insects and Rodents

15. Garbage and Rubbish Storage and Disposal

16. Sewage Disposal

17. Temporary Housing

18. Inapplicability of Article

Part II Administration and Enforcement

Regulation 31. General Administration

32. Access for Repairs and Alterations

33. Orders; Service and Content

34. Hearing

35. Placarding of Condemned Dwellings; Removal of Occupants; Demolition

36. Cleaning or Repairing by the Board of Health; Expenses

37. Penalties

38. Variance

39. Variance, Grant of Special Permission; Expiration, Modification, Suspension of

COMMONWEALTH OF MASSACHUSETTS
DEPARTMENT OF PUBLIC HEALTH
THE SANITARY CODE

Adopted by the Massachusetts Department of Public Health on September 13, 1960, in accordance with the provisions of Section Five of Chapter 111 of the General Laws as amended by Chapter 522 of the Acts of 1959, and by Chapter 172 of the Acts of 1960, in accordance with the accepted standards of public health, sanitation, housing, and home safety practice, defining the responsibility of owners and tenants, and in accordance with the procedure required by Chapter 30A of the General Laws, and after a public hearing held on May 20, 1960. These minimum standards of fitness for human habitation shall be effective throughout the Commonwealth on and after October 1, 1960, except that with respect to tents used for recreational purposes and to mobile homes they shall be effective on May 1, 1961.

Files with the Secretary of State on September 30, 1960.

Article II. MINIMUM STANDARDS OF FITNESS FOR HUMAN HABITATION

Part I. Substantive Provisions

Regulation 1. Definitions

The following words and terms used in this Article are defined as follows:

Dwelling means every building or shelter used or intended for human habitation and every other structure or condition located within the same lot line whose existence causes or is likely to effect non-compliance with the provisions of this Article.

Dwelling Unit means the room or group of rooms within a dwelling, or any dwelling used or intended for use by one family or household for living, sleeping, cooking, and eating.

Rooming Unit means the room or group of rooms let to an individual or household for use as living and sleeping quarters but not for cooking, whether or not common facilities for cooking are made available. Provided, that cooking facilities shall not be deemed common if they can be reached only by passing through any part of the dwelling unit or rooming unit of another.

Rooming House means every dwelling or part thereof which contains one or more rooming units in which space is let or sub-let for compensation by the owner or operator to two or more persons not within the second degree of kindred to the person compensated. Boarding houses, hotels, inns, lodging homes, dormitories, and other similar dwelling places are included, except and to the extent that they are governed by stricter standards elsewhere created. Provided, that the provisions of this Article shall not apply to any hospital, sanatorium, convalescent or nursing home, infirmary or boarding house for the aged licensed by the Department of Public Health in accordance with the provisions of Chapter 111, Section 71 of the General Laws.

Habitable Room means every room or enclosed floor space used or intended to be used for living, sleeping, cooking, or eating purposes, excluding bathrooms, toilet compartments, laundries, pantries, foyers, communicating corridors, closets, and storage spaces.

Owner means every person who alone or jointly or severally with others (a) has legal title to any dwelling or dwelling unit; or (b) has care, charge, or control of any dwelling or dwelling unit as agent, executor, executrix, administrator, administratrix, trustee, or guardian of the estate of the holder of legal title. Each such person thus representing the holder of legal title is bound to comply with the provisions of these minimum standards as if he were the owner. Owner also means every person who operates a rooming house.

Occupant means every person over one year of age living or sleeping in a dwelling.

Person means every individual, partnership, corporation, firm, association, or group, including a city, town, county, or other governmental unit, owning property or carrying on an activity regulated by this Article.

Board of Health means the appropriate and legally designated health authority of the city, town, county, or other legally constituted governmental unit within the Commonwealth having the usual powers and duties of the board of health of a city or town, or his or its authorized agent or representative.

Exterminate means to control and eliminate insects and rodents.

Garbage means the animal, vegetable, or other organic waste resulting from the handling, preparing, cooking, or consumption of food.

Rubbish means combustible and non-combustible waste material, except garbage, and includes but is not limited to such material as paper, rags, cartons, boxes, wood, excelsior, rubber, leather, tree branches, yard trimmings, grass clippings, tin cans, metals, mineral matter, glass, crockery, dust, and the residue from the burning of wood, coal, coke, and other combustible materials.

No person shall occupy as owner-occupant or let to another for occupancy any dwelling, dwelling unit, or rooming unit, for the purpose of living, sleeping, cooking, or eating therein, which does not comply with the following requirements:

Regulation 2. Kitchen Facilities

2.1 The owner shall provide each dwelling unit with a kitchen sink. (See Regulations Five and Nine).

Regulation 3. Bathroom Facilities

3.1 The owner shall provide no less than the following:

A. For each dwelling unit:

a) one toilet; and

b) one wash basin; and

c) one shower or bathtub.

Provided, that if the board of health of any city, town, or county determines that the requirements of one toilet, one wash basin, and one shower or bathtub for each dwelling unit would create an undue hardship in that city, town, or county, it may prior to the effective date of these minimum standards, file written notice thereof with the Commissioner of Public Health of the Commonwealth stating a grace period of no longer than ten years from the effective date of these minimum standards during which time in any dwelling constructed or under actual construction prior to the effective date of this Article no more than eight occupants of more than one dwelling unit may share a single toilet, wash basin, and shower or bathtub.
(See Regulations 3.2,39; See also Regulation 3.3).

B. For no more than each eight occupants of rooming units and rooming houses who are not otherwise provided with these facilities:

a) one toilet; and

b) one wash basin; and

c) one shower or bathtub.

3.2 The owner of any dwelling in which any toilet, wash basin, shower or bathtub is to be shared by the occupants of more than one dwelling unit or rooming unit is responsible for maintaining that toilet, wash basin, shower or bathtub in a clean and sanitary condition, including the cleaning of the fixture at least once every 24 hours.

3.3 No privy or chemical toilet shall be constructed or continued in use. Provided, that the board of health may approve in writing the construction or continued use of any privy or chemical toilet which it determines will not (a) endanger the health of any person; or (b) cause objectionable odors or other undue annoyance. When so approved, a privy or chemical toilet may, subject to written authorization of the board of health, qualify as a toilet within the requirements of Regulation 3.1A. (See Regulation 39).

In no event may a privy be located within 30 feet of any building used for sleeping or eating, or from any lot line or street.

3.4 Except in the case of privies or chemical toilets approved by the board of health under the provisions of Regulation 3.3, or unless expressly authorized in any provision in any other Article of this Sanitary Code, required bathroom facilities shall be accessible from within the building; they shall be so placed as not to require passing through any part of another dwelling unit or rooming unit; and toilets, showers, and bathtubs shall be separated from all other areas by walls or partitions which afford privacy. (See Regulations Five and Nine).

Regulation 4. Water Supply

4.1 The owner shall provide for the occupant of every dwelling, dwelling unit, and rooming unit a supply of water sufficient in quantity and pressure to meet the ordinary needs of the occupant, connected with the public water supply system, or with any other source that the board of health has determined does not endanger the health of any potential user. (See Regulation Nine).

Regulation 5. Hot Water Facilities

5.1 The owner shall provide facilities capable of heating water and shall also supply the water for use at a temperature of not less than 120 degrees Farenheit, and in a quantity and pressure sufficient to satisfy the ordinary use of each required kitchen sink, wash basin, and shower or bathtub, unless and to the extent the occupant is required to do so under a letting agreement.

Regulation 6. Heating Facilities

6.1 The owner shall provide facilities for heating and shall also supply heat in every habitable room, bathroom, and toilet compartment to a temperature of at least 70 degrees Farenheit during such times of the year and of the day as conforms with local practice, except and to the extent the occupant is required to do so under a letting agreement. The temperature shall be read at a height of three feet above floor level at any point in the room more than two feet from the inside of every exterior wall.

6.2 Notwithstanding any provision of this regulation, for each degree below 15 degrees below zero Farenheit that the temperature falls, the requirement of 70 degrees may likewise be decreased.

6.3 Space heaters and water heaters, except electrical ones, shall be properly vented to a chimney or duct leading to the outdoors.

Regulation 7. Lighting and Electrical Facilities

7.1 The owner shall provide for each habitable room other than a kitchen:

a) transparent or translucent glass which admits light from the outdoors and which is equal in area to no less than ten per cent of the entire floor area of that room, and

b) two separate wall-type convenience outlets, or one such outlet and one electric light fixture. (See Regulation Nine).

7.2 The owner shall provide for each kitchen:

a) one electric light fixture and one wall-type convenience outlet, and

b) for each kitchen over 70 square feet, transparent or translucent glass which admits light from the outdoors and which is equal in area to no less than ten per cent of the entire floor area of that kitchen.

7.3 The owner shall provide in each bathroom and toilet compartment an electric light fixture.

7.4 The owner shall provide and shall so locate electric light fixtures that illumination will be available for the safe and reasonable use of every laundry, pantry, foyer, community corridor, closet, and storage space.

7.5 The owner shall at all times provide light in every part of all interior passageways, hallways, and stairways used or intended for use by the occupants of more than one dwelling unit or rooming unit so that the illumination, alone or in conjunction with natural lighting, shall be at least two lumens per square foot (two foot candles).

7.6 The owner shall provide and shall so locate light fixtures that illumination will be available for the safe and reasonable use of all cellars, porches, and exterior stairways used or intended for use by the occupants.

7.7 No wiring shall lie under a rug or other floor covering, nor shall any extend through a doorway or other opening in a structural element. No temporary wiring shall be used or made available for use by any owner or occupant, provided that extension cords which connect portable electric appliances or fixtures to convenience outlets shall not be considered temporary wiring.

7.8 If any light-obstructing structure is located less than three feet from the outside of and extends to a level above the lower level of the transparent or translucent glass required by this Regulation, that portion so obstructed shall not be included as contributing to the required minimum total glass area.

7.9 The provisions of this Regulation regarding the furnishing of electrical facilities shall apply only if a source of electricity is available from power lines within 600 feet of the dwelling.

Regulation 8. Ventilation

8.1 The owner shall provide for each habitable room, bathroom, and toilet compartment:

A. Windows, skylights, doors, or transoms in the exterior walls or roofs that can be easily opened to a minimum of four per cent of the floor area of that habitable room, bathroom, or toilet compartment, provided that a skylight which if open exposes the interior of the dwelling to direct rainfall shall not qualify;

or

B. Mechanical ventilation capable of producing:

a) for each kitchen, 15 air changes per hour,

b) for each bathroom or toilet compartment, 12 air changes per hour, and

c) for each habitable room other than a kitchen, ten air changes per hour. (See Regulation Nine).

Regulation 9. Installation and Maintenance of Facilities

9.1 Every required kitchen sink, wash basin, and shower or bathtub shall be connected to the hot and cold water lines of the water distribution system (See Regulation Four) and to a sanitary drainage system (See Regulation 16) in accordance with accepted plumbing standards.

9.2 Every provided toilet and wash basin shall be connected to the water distribution system (See Regulation Four) and to a sanitary drainage system (See Regulation 16) in accordance with accepted plumbing standards.

9.3 Unless and to the extent a letting agreement provides otherwise, the owner shall install in accordance with accepted plumbing, heating, gas-fitting, and electrical wiring standards, and maintain free from leaks, obstruction or other defects, all sinks, wash basins, bathtubs, showers, toilets, water-heating facilities, gas pipes, gas-burning equipment, oil-burning equipment, water pipes, owner-installed dishwashers and clothes-washing machines, catch-basins, drains, vents, and all other similar supplied fixtures; their connections to the water, sewer, and gas lines; the subsurface disposal system, if any; all electric fixtures, outlets, and wiring; and all heating and ventilating equipment and appurtenances thereto.

9.4 Every occupant of a dwelling unit shall keep all toilets, wash basins, sinks, showers, and bathtubs in a clean and sanitary condition.

Regulation 10. Curtailment of Service

10.1 No owner or occupant shall cause any service, facility, equipment, or utility which is required to be made available under these minimum standards to be removed from or shut off from any occupied dwelling except for such temporary period as may be necessary during actual repairs or alterations, or during temporary emergencies when curtailment of service is approved by the board of health. If any such service or facility that a person has agreed to supply by a letting agreement becomes curtailed, that person shall take immediate steps to cause its restoration.

Regulation 11. Space and Use

11.1 Every dwelling unit shall contain at least 150 square feet of floor space for the first occupant, and at least 100 square feet of floor space for each additional occupant, the floor space to be calculated on the basis of total habitable room area.

11.2 In a dwelling unit every room occupied for sleeping purposes by one occupant shall contain at least 70 square feet of floor space; every room occupied for sleeping purposes by more than one occupant shall contain at least 50 square feet of floor space for each occupant.

11.3 In a rooming unit every room occupied for sleeping purposes by one occupant shall contain at least 80 square feet of floor space; every room occupied for sleeping purposes by more than one occupant shall contain at least 60 square feet of floor space for each occupant.

11.4 No room shall be considered habitable if more than three-quarters of its floor-to-ceiling height is less than seven feet.

11.5 In computing total floor area for the purpose of determining maximum permissible occupancy, that part of the floor area where the ceiling height is less than five feet shall not be considered.

11.6 No room or area in a dwelling may be used for sleeping if more than half of its floor-to-ceiling height is below the average grade of the adjoining ground. Provided, that any such room may be used for sleeping if it has been damp-proofed in accordance with any method approved in writing by the board of health. (See Regulation 39)

Regulation 12. Exits

12.1 Every dwelling, dwelling unit, and rooming unit shall have as many means of exit as will allow for the safe passage of all people. No fewer that two acceptable exits from each dwelling unit and each floor of every rooming house shall satisfy this minimum requirement.

12.2 No person shall obstruct any exit or passageway. The owner is responsible for maintaining free from obstruction every exit used or intended for use by occupants of more than one dwelling unit or rooming unit. The occupant shall be responsible for maintaining free from obstruction all means of exit leading from his unit and not common to the exit of any other unit.

Regulation 13. Installation and Maintenance of Structural Elements

13.1 Every owner shall install and maintain the foundation, floors, walls, doors, windows, ceilings, roof, staircases, porches, chimneys, and other structural elements of his dwelling rodent-proof, watertight and free from chronic dampness, weathertight, in good repair, and in every way fit for the use intended. Further, he shall maintain every interior structural element free from holes, cracks, loose plaster, or other defect which renders the area difficult to keep clean or which constitutes an accident hazard or insect or rodent harborage.

13.2 No paint that contains lead shall be used in painting the interior of any dwelling.

13.3 The owner shall provide a safe hand-rail and supporting bannister or other protective device for every stairway having a total rise of 30 inches or more which is used or intended for use by the occupants.

13.4 The owner shall provide a wall or protective railing at least 36 inches high for every porch, balcony, roof, or similar place which is more than 30 inches above the ground and is used or intended for use by the occupants.

13.5 The floors of every bathroom, toilet compartment, and shower stall and the walls to a height of 48 inches of every bathroom and shower stall shall be constructed of non-absorbent material which is easily cleanable.

Regulation 14. Insects and Rodents

14.1 The occupant of each dwelling unit shall maintain the unit free from insects and rodents, and shall be responsible for exterminating them.

14.2 The owner of a dwelling shall maintain free from all insects and rodents, all hallways, passageways, and stairways used or intended for use by the occupants of more than one dwelling unit or rooming unit, and the premises of the dwelling, and he shall be responsible for exterminating all such pests in those common areas. Further, the owner shall be responsible for exterminating all such pests that exist in any dwelling unit if his improper maintenance of the dwelling allowed them to exist, or if they exist in two or more dwelling units of one dwelling.

14.3 The owner of a rooming house shall maintain it and its premises free from all insects and rodents, and shall be responsible for exterminating them.

14.4 Extermination shall be accomplished by eliminating the harborage places of insects and rodents, by removing or making inaccessible materials that may serve as their food or breeding ground, by poisoning, spraying, fumigating, trapping, or by any other recognized and legal pest elimination method approved by the board of health.

Regulation 15. Garbage and Rubbish Storage and Disposal.

15.1 Garbage shall be stored in watertight receptacles of metal or other durable material with tight-fitting covers. Rubbish shall be stored in receptacles of metal or other durable material.

15.2 Unless and to the extent a letting agreement provides otherwise, the owner of any dwelling that contains three or more dwelling units, the owner of any rooming house, and the occupant of any other

dwelling place shall be responsible for providing as many receptacles for the storage of garbage and rubbish as are sufficient to contain the accumulation before final collection or ultimate disposal, and shall so locate them that no objectionable odors enter any dwelling.

15.3 The occupant of each dwelling, dwelling unit, and rooming unit shall be responsible for the proper storage of his garbage and rubbish before final collection or ultimate disposal.

15.4 The owner of any dwelling that contains three or more dwelling units, the owner of any rooming house, and the occupant of any other dwelling place shall be responsible for the final collection or ultimate disposal or incineration of garbage and rubbish by means of:

a) the regular municipal collection system; or

b) any other collection system approved by the board of health; or

c) when otherwise lawful, a garbage grinder which grinds garbage into the kitchen sink drain finely enough to insure its free passage, and is otherwise maintained in a sanitary condition; or

d) when otherwise lawful, a garbage or rubbish incinerator located within the dwelling which is properly installed and which is maintained so as not to create a safety or health hazard; or

e) any other method of disposal which does not endanger any person and which is approved in writing by the board of health. (See Regulation 39)

Regulation 16. Sewage and Disposal

16.1 The owner shall provide each dwelling with a sanitary drainage system connected to the public sewerage system, provided that if because of distance or ground conditions connection to a public sewerage system is not practicable, the board of health shall approve in writing any other means of subsurface disposal of sewage which it determines will not endanger the health of any person. (See Regulation 39)

Regulation 17. Temporary Housing

17.1 No tent, mobile dwelling unit, or other structure used for human habitation which is located on a lot or tract of land for less than 30 consecutive days may be used except with the written permission of the board of health.

17.2 All such temporary housing shall be subject to the requirements of these minimum standards, except as the board of health may provide in its written permission. (See Regulation 39)

Regulation 18. Inapplicability of Article

18.1 The provisions of this Article shall not apply to any dwelling which

a) is located on a camp ground or site and is being operated with the written approval of the board of health, or

b) is otherwise required to conform with standards of fitness for human habitation elsewhere existing in this Sanitary Code, or

c) is used exclusively as a civil defense shelter.

PART II. ADMINISTRATION AND ENFORCEMENT

Regulation 31. General Administration

31.1 The provisions of Article I of this Sanitary Code shall govern the administration and enforcement of these minimum standards except as supplemented by the following regulations.

Regulation 32. Access for Repairs and Alterations

32.1 Every occupant of a dwelling, dwelling unit, or rooming unit shall give the owner thereof, or his agent or employee, access to the dwelling, dwelling unit, or rooming unit at all reasonable times for the purpose of making such repairs or alterations as are necessary to effect compliance with the provisions of these minimum standards.

Regulation 33. Orders; Service and Content

33.1 If an examination as provided for in Regulation Three of Article I of this Sanitary Code reveals that a dwelling does not comply with the provisions of this Article, the board of health may order the owner or occupant, as appropriate, to

a) clean the premises, or

b) otherwise to comply with the violated provisions of this Article.

33.2 If an examination as provided for in Regulation Three of Article I of this Sanitary Code reveals that a dwelling so fails to comply with the provisions of this Article as to endanger or materially impair the health or well-being of the occupant or the public the board of health may order the dwelling condemned and vacated if occupied, and demolished, if necessary.

33.3 Every order authorized by this Article shall be in writing. Orders issued under the provisions of Regulation 33.1 shall be served on the persons responsible for the violated Regulations. Orders issued under the provisions of Regulation 33.2 shall be served on the owner or his authorized agent. All orders shall be served on the designated person:

a) personally, by any person authorized to serve civil process, or

b) by leaving a copy of the order at his last and usual place of abode, or

c) by sending him a copy of the order by registered or certified mail, return receipt requested, if he is within the Commonwealth, or

d) if his last and usual place of abode is unknown or outside the Commonwealth, by posting a copy of the order in a conspicuous place on or about the dwelling or portion thereof affected.

A copy of every order issued under the provisions of Regulation 33.2 shall also be served upon every mortgagee of record by sending it registered mail, return receipt requested, in every case where demolition action is contemplated.

33.4 Subject to the emergency provision of Regulation Five of Article I of this Sanitary Code, any order issued under the provisions of this Article shall:

a) include a statement of the violation or defect, and may suggest action which if taken will effect compliance with this code, and

b) allot a reasonable time for any action it requires, and

c) inform the person to whom it is directed of his right to a hearing, and of his responsibility to request the hearing, and to whom the request shall be made.

Regulation 34. Hearing

34.1 The person or persons to whom any order served persuant to Regulation 33 of this Article has been directed may request a hearing before the board of health by filing within seven days after the day the order was served in the office of the board of health a written petition requesting a hearing on the matter. Upon receipt of such petition the board of health shall set a time and a place for such hearing and shall inform the petitioner thereof in writing. The hearing shall be commenced not later than ten days after the day on which the petition was filed; provided that upon application of the petitioner the board of health may postpone the date of the hearing for a reasonable time beyond such ten-day period if in the judgment of the board of health the petitioner has submitted a good and sufficient reason for such postponement.

34.2 At the hearing the petitioner shall be given an opportunity to be heard and to show why the order should be modified or withdrawn. Where appropriate, a consolidated hearing may be held.

34.3 After the hearing the board of health shall sustain, modify, or withdraw the order and shall inform the petitioner in writing of its decision. If the board of health sustains or modifies the order it shall be carried out within the time period allotted in the original order or in the modification.

34.4 Every notice, order or other record prepared by the board of health in connection with the hearing shall be entered as a matter of public record in the office of the board of health.

34.5 Any person aggrieved by the decision of the board of health may seek relief therefrom in any court of competent jurisdiction, as provided by the laws of this Commonwealth.

34.6 If a written petition for a hearing is not filed in the office of the board of health within seven days after an order as provided in Regulation 33 has been issued, or if after a hearing the order has been sustained in any part, each day's failure to comply with the order as issued or modified shall constitute an additional offense. (See Regulation 37)

Regulation 35. Placarding of Condemned Dwellings; Removal of Occupants; Demolition

35.1 If a written petition for a hearing is not filed in the office of the board of health within seven days after an order of condemnation of any dwelling or portion thereof has been issued, or if after a hearing the order of condemnation of a dwelling or portion thereof has been sustained in any part, the dwelling or portion thereof so affected by the order as issued or as so sustained shall be placarded by the board of health.

35.2 No dwelling or portion thereof which has been condemned and placarded as unfit for human habitation shall again be used for human habitation until written approval is secured from, and such placard is removed by, the board of health. No person shall deface or remove the placard, except that the board of health shall remove it whenever the defect or defects upon which the condemnation and placarding action were based have been eliminated.

35.3 If any person refuses to leave a dwelling or portion thereof which has been ordered condemned and has been placarded in accordance with Regulations 33 through 35, he may be forcibly removed by the board of health, or by local police authorities on request of the board of health.

35.4 The board of health may undertake to demolish any dwelling an order for whose destruction was properly served on the owner and every mortgagee of record in accordance with the requirements of notice and hearing in Regulations 33.2 through 35, and a claim for the expense incurred by said board in so doing shall constitute a debt due the city or town upon the completion of the work and the rendering of an account therefor to the owner of such structure, and shall be recoverable from such owner in an action of contract. Said debt, together with interest thereon at the rate of six per cent per annum from the date said debt becomes due, shall constitute a lien on the land upon which the structure was located if a statement of claim, signed by the board of health, setting forth the amount claimed without interest is filed, within ninety days after the debt becomes due, with the register of deeds for record or registration, as the case may be, in the county or in the district, if the county is divided into districts, where the land lies. Such lien shall take effect upon the filing of the statement aforesaid and shall continue for two years from the first day of October next following the date of such filing. Such lien may be dissolved by filing with

the register of deeds for record or registration, as the case may be, in the county or in the district, if the county is divided into districts, where the land lies, a certificate from the collector of the city or town that the debt for which such lien attached, together with interest and costs thereon, has been paid or legally abated. Such collector shall have the same powers and be subject to the same duties with respect to such claim as in the case of the annual taxes upon real estate; and the provisions of law relative to the collection of such annual taxes, the sale or taking of land for the non-payment thereof, and the redemption of land so sold or taken shall apply to such claim.

Regulation 36. Cleaning or Repairing by the Board of Health; Expenses

36.1 If a failure to comply with an order requiring that any dwelling or its premises be properly cleaned or repaired results in a condition which endangers or materially impairs the health or well-being of the occupant or the public, the board of health may cause such proper cleaning or repair and charge the responsible person or persons as hereinbefore provided with any and all expenses incurred. Any such charges by the board of health shall not absolve the responsible person or persons from any penalty warranted by the failure to comply with the order.

36.2 The board of health may also act in an emergency under the provisions of Regulation Five of Article I of this Sanitary Code to clean or repair any dwelling which so fails to comply with the provisions of this Article as to endanger or materially impair the health or well-being of the occupant or the public, and to charge the responsible person or persons with any and all expenses incurred.

Regulation 37. Penalties

37.1 Any person who shall violate any provision of these minimum standards for which a penalty is not otherwise provided in any of the General Laws or in other provisions of this Article or Article I of this Sanitary Code shall upon conviction be fined not less than ten nor more than fifty dollars.

37.2 Any person who shall fail to comply with any order issued pursuant to the provisions of this Article shall upon conviction be fined not less than ten nor more than fifty dollars. Each day's failure to comply with an order shall constitute a separate violation. (See Regulation 34.6)

Regulation 38. Variance

38.1 The board of health may vary the application of any provision of this Article with respect to any particular case when, in its opinion, the enforcement thereof would do manifest injustice; provided that the decision of the board of health shall not conflict with the spirit of these minimum

standards. Any variance granted by the board of health shall be in writing. A copy of any such variance shall, while it is in effect, be available to the public at all reasonable hours in the office of the clerk of the city or town, or in the office of the board of health, and notice of the grant of variance shall be filed with the Commissioner of Public Health of the Commonwealth.

Regulation 39. Variance, Grant of Special Permission; Expiration, Modification, Suspension of

39.1 Any variance or other modification authorized to be made by this Article may be subject to such qualification, revocation, suspension, or expiration as the board of health expresses in its grant. A variance or other modification authorized to be made by this Article may otherwise be revoked, modified, or suspended, in whole or in part, only after the holder thereof has been notified in writing and has been given an opportunity to be heard, in conformity with the requirements for an order and hearing of Regulations 33 and 34 of this Article.

EXHIBIT "B"

EXHIBIT "C"

RELOCATION PLAN

NORTHERN CANAL
RENEWAL AREA

MAY 25, 1961

Prepared by

City Planning Department
City Hall
Lowell, Massachusetts
for
Lowell Housing Authority

NORTHERN CANAL

RELOCATION PLAN

Table of Contents

INTRODUCTION

A. ADMINISTRATIVE ORGANIZATION

1. RESPONSIBLE AGENCY
2. RELOCATION STAFF

B. RELOCATION STANDARDS

1. PHYSICAL STANDARDS
2. FINANCIAL STANDARDS
3. LOCATION STANDARDS
4. TEMPORARY RELOCATION

C. PROPOSALS FOR OBTAINING RELOCATION HOUSING

1. HOUSING ARRANGEMENTS
2. REHOUSING NEEDS
3. AVAILABILITY OF STANDARD HOUSING FOR LOW INCOME FAMILIES

D. RELATIONS WITH SITE OCCUPANTS

1. INTERVIEWS WITH SITE OCCUPANTS
2. OFFICE OF THE AUTHORITY
3. REFERRALS TO BUILDER'S OF 221 HOUSING
4. INSPECTION
5. TRACING OF FAMILIES
6. ASSISTANCE TO HOME BUYERS

E. EVICTION POLICY

F. RELOCATION PAYMENTS

G. L.P.A. SERVICES

H. STATE OR LOCAL LAW REQUIREMENTS

RELOCATION REPORT (CODE NO. 223)

223 (1) (a) Introduction

One of the most important phases of the Redevelopment Program for the Northern Canal Renewal Area will be the successful relocation and rehousing of the families now living there. To meet this problem, the Housing Authority has made a detailed survey of the families and their needs and a survey of housing conditions in the City of Lowell to determine whether these needs can be met. Results of these studies indicate that the site families can be accommodated in both public and private housing in the City and in the Northern Canal area. It is recognized that in larger cities, or perhaps in a larger project area, a special study would be made for minority groups. In this report, however, the minority groups are so few they are considered along with the whole. In fact, there is only one non-white family in the area at the present time, a Chinese family. There will be no problem in relocating this family in public housing; white and non-white will be selected without prejudice toward race or color. The few minority families, if any, to be moved to private units, should be no problem since there are areas in Lowell where such groups live intermixed with whites without any apparent difficulty.

A. ADMINISTRATIVE ORGANIZATION

1. RESPONSIBLE AGENCY. The Lowell Housing Authority will be responsible for the relocation of families and persons displaced from the Northern Canal Urban Renewal Area. The Executive Director will administer relocation for the Authority, following the procedures and policies outlined herein and such directives as the Authority shall provide.

2. RELOCATION STAFF ORGANIZATION. The Executive Director of the Authority will administer relocation through a full-time Chief of Relocation and Management. This staff member will be assisted by full-time Relocation Aides, each of whom will serve the relocation counseling and other needs of not more than 100 families, individuals, or businesses within the relocation workload. It is anticipated that three Relocation Aides will be sufficient to begin organizing the relocation office and preparing the necessary records, but others will be added in the approximate ratio of 1 Aide for each 100 families, individuals, or businesses as the actual relocation workload is seen to expand.

B. RELOCATION STANDARDS

1. PHYSICAL STANDARDS. Dwellings will be considered decent, safe and suitable for relocation of displaced families if such dwellings have private kitchen and bath facilities, private flush toilets, wash basins, and baths or showers; piped hot water; separate access as well as dual egress; facilities for the safe installation of non-portable heating equipment; an openable window in each habitable room; plumbing and wiring approvable by the Building Department and the Inspector of Wires; and no evidence of dilapidation or poor maintenance. Rooms without windows, or unable to be heated, or less than seventy (70) square feet in floor area will not be considered habitable. In general, all dwellings shall conform to the City of Lowell's Sanitary Code

2. FINANCIAL STANDARDS. There will be adequate housing units available of all sizes and rentals during the relocation period. Payments would amount to 15-20% of the family monthly incomes depending upon the family size. In the Lowell area, new sales houses are available for families earning a minimum of $5,000 per year for a two bedroom home which would amount to payments representing 20% of the earnings or about $100 per month. For those families needing 3 or 4 bedroom homes, having an income of $5,000-$7,000 per year, an adequate supply of standard, used, sale housing is available in the City ranging in price from $7,000-$11,000.

3. LOCATION STANDARDS. The Authority will ensure that permanent rehousing accommodations are in areas not generally less desirable in regard to public utilities and commercial facilities than the Northern Canal Area in which families to be displaced currently reside. In addition, all housing accomodations offered will be reasonably accessible to the displacee's places of employment.

4. TEMPORARY RELOCATION. Temporary relocation will be kept to an absolute minimum, but when necessary, every effort will be made to make this as convenient and brief as possible. The temporary units will be inspected and evaluated according to the standards described above, and no family will be asked to take up temporary occupancy of a unit failing to meet those standards.

Any family which may have relocated to temporary accomodations will be treated as though it were still located on the project site. Such a family will be visited regularly until satisfactory permanent accomodations have been offered it by the Authority, or until the family moves from the temporary accommodations on its own initiative.

C. PROPOSALS FOR OBTAINING RELOCATION HOUSING

1. HOUSING ARRANGEMENTS. A systematic review of all advertised vacancies in Lowell will be maintained by the Authority. The cooperation of real estate agents, churches, utility companies, household moving firms, and home delivery companies will be encouraged in order to maintain as complete a listing of vacancies as possible. The local newspapers will be requested to solicit information on vacancies as a public service. Reports will also be publicly solicited on anticipated vacancies and housing under construction.

A "Dwelling Inspection Record" file will be set up to catalog and classify all existing and anticipated vacancies. A sample form of the type to be used for this purpose follows as an attachment to this Plan as Exhibit "B". Families will be notified of vacancy listings both personally and in writing. This written notice will be accompanied by a card, identifying the bearer as having been referred by the Authority, which can be used by the bearer as an introduction to the landlord when inspecting the referred listing. This card will request that information be returned promptly by the family on their decision about each vacancy referred to them.

Families will be referred only to vacancies whose location and characteristics are in reasonable conformity with their needs and special problems, and which meet all Federal and local standards and requirements for relocation housing.

Applications will be prepared immediately upon project approval for all families in the project area who are eligible for low-rent public housing. These families also will be given priority for public housing vacancies. There are 1070 units of federal low-rent housing, 292 units of state-aided veterans housing and 63 units of state-aided housing for the elderly managed by the Lowell Housing Authority. It is proposed that continued-occupancy income limits rather than admission limits be the standard for eligibility of families displaced from the project area.

2. REHOUSING NEEDS. A comparison of estimated housing resources and the requirements of families to be displaced from the project area indicates that there will be no deficits in the supply of units required for relocation housing. In interviews with local realtors, realtor "A" stated that he has 13 vacancies at the present time and has a turnover of 8-10 apartments per month with the majority of the apartments in the $40-$49 per month bracket. Realtor "B" stated that he has 15 vacancies at the present time, and there is a turnover of between 10-20 apartments per month, with the majority of the rental under $40 per month. Realtor "C" has 2 vacancies at the present time and has a turnover of 5-10 apartments per month, evenly divided among all price ranges. Private owner listings in the local newspaper show that there are approximately 30 rentals appearing each day of which approximately 20 are repeats. It is estimated that there is at least 75 apartment turnovers per month.

3. AVAILABILITY OF STANDARD HOUSING FOR LOW INCOME FAMILIES. With the annual avability of 270 units of public housing in the City because of vacancy turnover, it is expected that reserving such vacancies by arrangement with the Lowell Housing Authority on a priority basis for renewal area relocatees will provide the necessary resources for relocating low income families from the renewal area. There are no provisions for rent subsidization by either the municipality or another public body under laws other than existing public, state and federal housing.

There will be no special problems involving the rehousing of minority groups.

D. <u>RELATIONS WITH SITE OCCUPANTS</u>

1. INTERVIEWS WITH SITE OCCUPANTS. The Relocation Staff will maintain contact with families in the project area and keep up-to-date records of relocation needs (See"Relocation Record" Exhibit "A" attached.) It will offer housing information and assistance to all families, persons and individuals living in the project area. It will offer financial assistance to

families to cover the expense of moving these families to standard accommodations.

2. OFFICE OF THE AUTHORITY. The main office of the Authority is in the Central Business District of the city and is within easy reach of the Project Area. A separate relocation and information office will be set up within the Area to assist families. Regular office hours, during which site occupants will have full opportunity to discuss their rehousing and other problems with the relocation staff, will be kept at both offices and will be publicized.

3. REFERRALS TO BUILDERS OF 221 HOUSING. The Relocation Office will keep an up-to-date file and record with private real estate firms and sponsors of 221 housing. Full information of the availability of 221 housing will be made to site tenants.

4. INSPECTION. A member of the relocation staff will make a personal inspection of the vacancies to be listed and will provide the relocation office with a permanent record of the conditions of each vacancy inspected. Thus, it will be determined whether a dwelling unit is decent, safe and sanitary according to the minimum standards of the City of Lowell Sanitary Code.

5. TRACING OF FAMILIES. Families initially reported as "disappeared" will be traced by securing information on change of address from such services as the following: - Employees, mailman, school principal, minister, neighbors and friends. When the address to which a family has moved has been ascertained, the representative will inspect the premises to determine whether or not it meets the standards of "decent, safe and sanitary" housing. If it does not, an offer of further assistance to relocate the particular family into "decent, safe and sanitary" housing will be made. In cases where the family cannot be traced, the family record will indicate specifically what steps were taken to locate the family.

6. ASSISTANCE TO HOME BUYERS. FHA Form 3476, Certificate of Eligibility under Section 221 of the National Housing Act, will be provided to prospective buyers if housing under Section 221 has been certified.

E. <u>EVICTION POLICY</u>

When a suitable place for a site tenant has been found, the relocation representative will notify the tenant, and arrangements will be made for the family to inspect the

vacancy. In most cases, more than one available location choice will be given the tenant.

A family, after it has seen a number of appropriate vacancies, must make a choice and move within a reasonable time or show good cause for delaying. If the family is uncooperative or unreasonable and does not show good cause for remaining on the site, eviction proceedings will be recommended by the Relocation Supervisor. Eviction proceedings are not generally contemplated, therefore, recourse to legal action will occur only in cases of absolute necessity after all other methods of assistance have been exhausted. Following are reasons for which legal action may be taken:

Failure to pay rent.
Maintenance of a nuisance or use of the premises for illegal purposes.
A material breach of the rental agreement.
Refusal to reasonably consider accommodations offered that meet relocation standards.
Refusal to admit a relocation interviewer.
Situations requiring eviction under State or local law.

F. RELOCATION PAYMENTS

The Housing Act of 1956 provides for the making of relocation payments to individuals, families, and business concerns displaced by a Title I project. In accordance with this provision and subject to the rules and regulations governing Relocation Payments as prescribed by H.H.F.A., the Authority will make relocation payments for the reasonable and necessary moving expenses of the individuals, families and business concerns who are located within the project area on or after the effective date. Time limit for claims shall not exceed 6 months after the expense has been incurred. Methods of financial assistance to individuals, families and business concerns will be optional at the discretion of the Housing Authority.

G. L.P.A. SERVICES

Individuals occupying separate housing units and other individuals.

Although the Lowell Housing Authority has no legal responsibility toward single individuals insofar as federal legislation is concerned, according to Chapter 121 of the General Laws of Massachusetts, it must provide a method for the relocation of persons living in the project area. In setting up a relocation staff the Authority is providing a

method of relocating persons in the area, and through this staff will offer instant assistance to persons who seek help in finding a new place to live.

At the present time, no responsibility will be assumed for relocating commercial and industrial firms from the project area, although every facility of the Housing Authority will be used in offering assistance to cases of hardship or cases where unusual problems arise, and financial aid will be offered to qualifying firms under the terms of the Housing Act of 1956. The local Chamber of Commerce has offered to establish a Business Relocation Service in conjunction with this program. The Chamber office would be a clearing house for all small businesses effected by this program, and would offer advice and assistance to any firm so requesting help.

H. STATE OR LOCAL LAW REQUIREMENTS

There are no other laws or requirements specified by State or Local Agencies.

MAPS

MAP NO. 2

MERRIMACK RIVER

MERRIMACK RIVER

PROPOSED 20' EASEMENT

PAWTUCKET STREET

NOTE
AREA NEEDED FOR
AIKEN STREET ALIGNMENT

PROPOSED
20' EASEMENT

PERKINS STREET

PERKINS STREET

AIKEN STREET

CABOT STREET

SUFFOLK STREET

HALL STREET

HALL STREET

WESTERN CANAL

CANAL

NORTHERN CANAL

NORTHERN CANAL

NORTHERN CANAL

NEW STREET

NEW STREET

PROPOSED
20' EASEMENT

JAMES ST.

AIKEN STREET

CABOT STREET

RACE ST.

CANAL

HANOVER ST.

PROPOSED
20'
EASEMENTS

NEW STREET

MERRIMACK

PAWTUCKET STREET

MOODY STREET

MOODY STREET

MOODY STREET

PROPOSED
20' EASEMENT

SPALDING ST.

AIKEN ST.

AUSTIN STREET

CABOT ST.

WESTERN CANAL

PROPOSED
20'
EASEMENTS

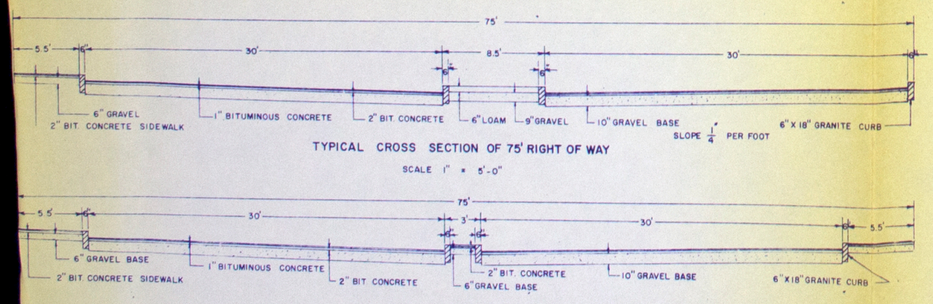
COLBURN ST.

MERRIMACK STREET

MERRIMACK STREET

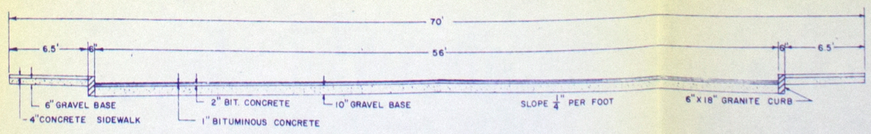
MERRIMACK STREET

PROJECT BOUNDARY



TYPICAL CROSS SECTION OF 75' RIGHT OF WAY

SCALE 1" = 5'-0"



TYPICAL CROSS SECTION OF 70' RIGHT OF WAY

SCALE 1" = 5'-0"

STREET IMPROVEMENTS PLAN

NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

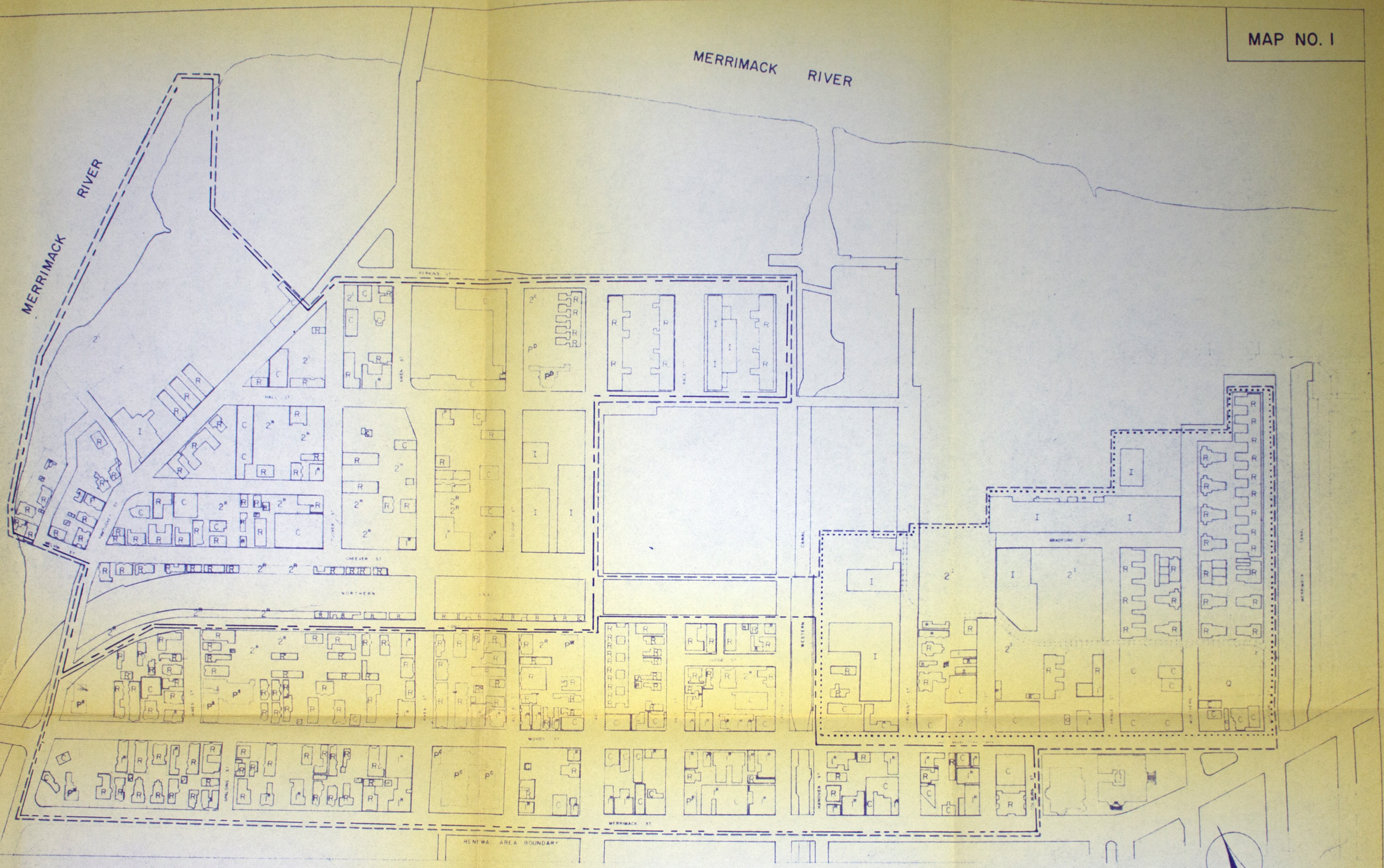
DATE 12/6/60

REV.

100 50 0 100 200
SCALE IN FEET

CODE NO

MAP NO. 1



LEGEND

CLEARANCE AREA 1

CLEARANCE AREA 2

REHABILITATION AREA

AREA BOUNDARIES

NORTHERN CANAL RENEWAL U.R. MASS.-16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL MIDDLESEX CO. MASS.

PREPARED BY
LOWELL PLANNING DEPT

100 0 100 200
SCALE IN FEET

DATE 12/14/60

REV.

CODE NO. R-212(2) (a) & (b)

MAP NO. 3

MERRIMACK RIVER

MERRIMACK RIVER

PERKINS ST.

AIKEN ST.

CABOT ST.

SUFFOLK ST.

PAWTUCKET ST.

HALL ST.

Northern Canal

Northern Canal

NEW STREET

NEW STREET

Merrimack Canal

JAMES ST.

AIKEN ST.

CABOT ST.

RACE ST.

Canal

HANOVER

MOODY ST.

MOODY ST.

MOODY ST.

SPALDING

AIKEN

AUSTIN

CABOT

Western

COLBURN

MERRIMACK ST.

MERRIMACK ST.

PROJECT BOUNDARY

N

LEGEND

RESIDENTIAL

PUBLIC

COMMERCIAL

INDUSTRIAL

STREETS, SIDEWALKS OR EASEMENTS

LAND USE

NORTHERN CANAL RENEWAL AREA UR MASS. 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

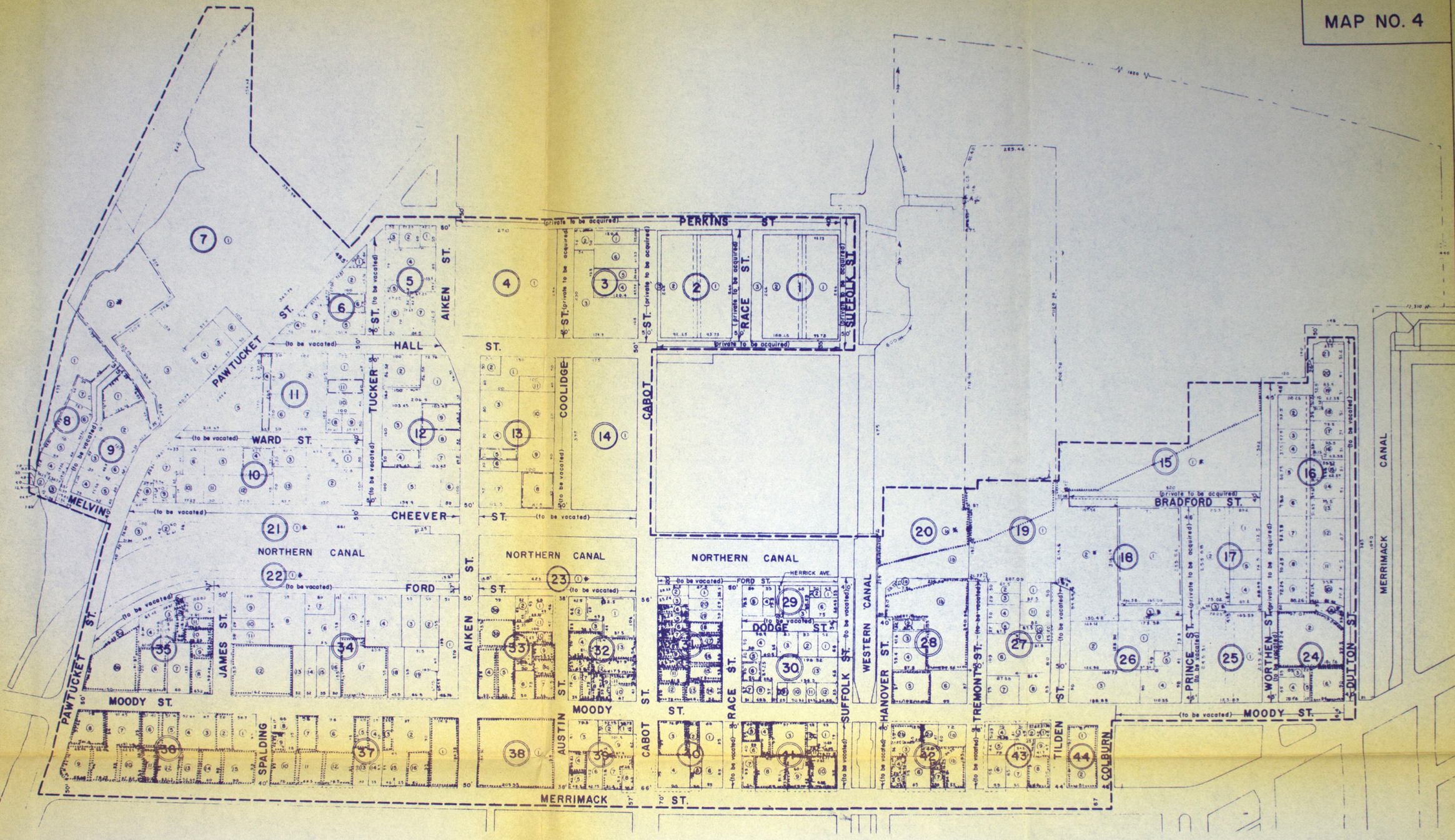
100 50 0 100 200
SCALE IN FEET

DATE 11/7/60

REV.

CODE NO.

MAP NO. 4



PROPERTY MAP

NORTHERN CANAL RENEWAL AREA U.R. MASS-16
LOWELL HOUSING AUTHORITY
19 MARKET ST.
CITY OF LOWELL, MIDDLESEX COUNTY MASS

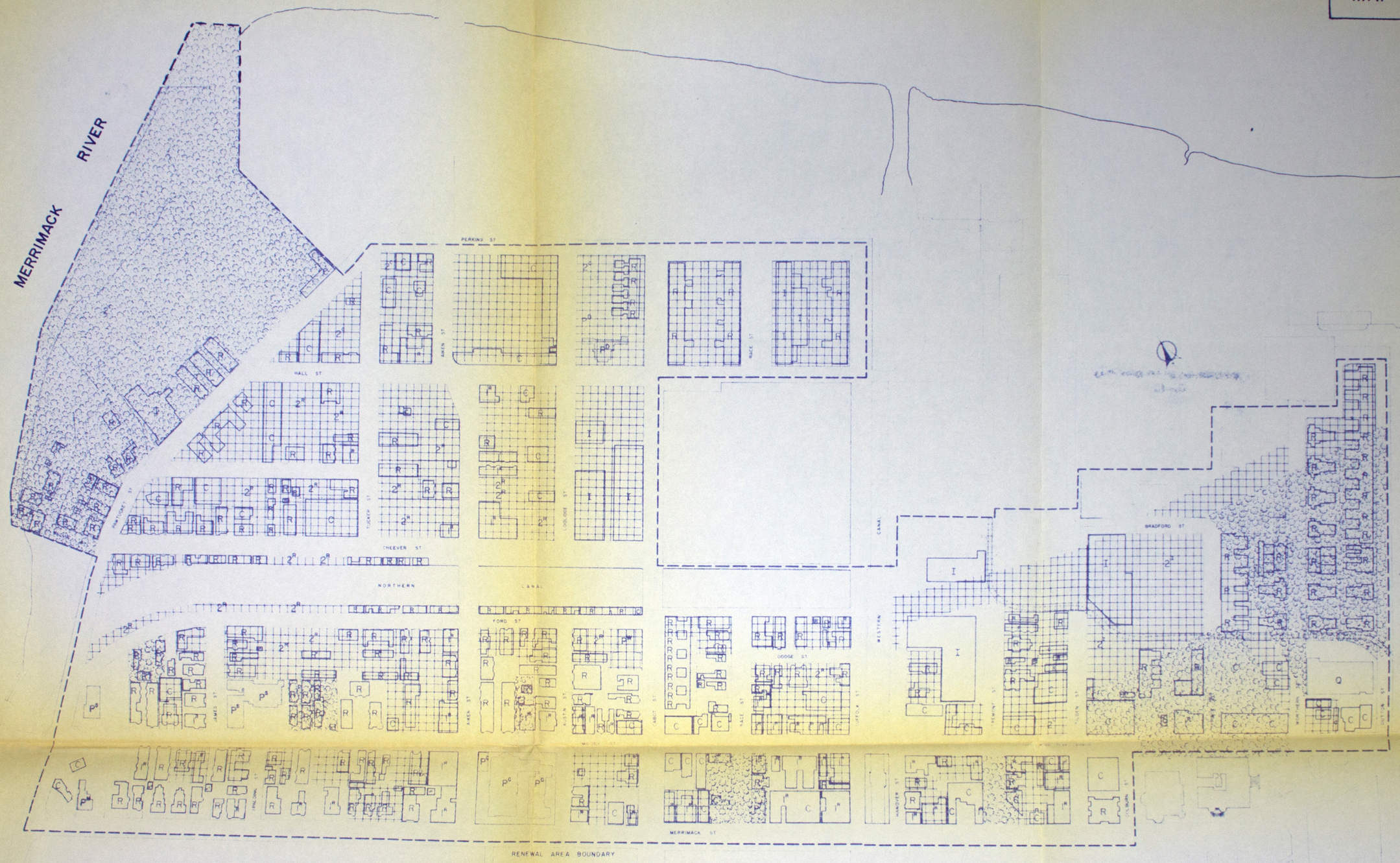
Legend
PRIVATE OWNERSHIP TO BE ACQUIRED
PRIVATE OWNERSHIP NOT TO BE ACQUIRED
PUBLIC OWNERSHIP TO BE ACQUIRED
DIMENSIONS OBTAINED FROM CITY ENGINEER'S OFFICE

100 50 0 100 200
SCALE IN FEET

PREPARED BY
CITY OF LOWELL PLANNING DEPT

DATE 10 / 24 / 60
CODE NO. R 222 (23A)

MAP NO. 6



LEGEND

LAND ACQUISITION FOR CLEARANCE AND REDEVELOPMENT INCLUDING SPOT CLEARANCE AND VACANT LAND

LAND ACQUISITION FOR PUBLIC FACILITIES

LAND ACQUISITION MAP

NORTHERN CANAL RENEWAL U.R. MASS. 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX CO. MASS.

PREPARED BY
LOWELL PLANNING DEPT.

100 0 100 200
SCALE IN FEET

DATE 3/14/61

REV.

CODE NO.

MAP NO. 11

MERRIMACK RIVER

MERRIMACK RIVER

PERKINS ST.

HALL ST.

SUFFOLK ST.

AIKEN ST.

CABOT ST.

Canal

Northern Canal

Northern Canal

NEW STREET

NEW STREET

JAMES ST

MOODY ST.

SPALDING ST.

AIKEN ST.

AUSTIN ST.

CABOT ST.

RACE ST.

Canal

HANOVER ST.

MOODY ST.

GOODHUE ST.

MERRIMACK ST.

MERRIMACK ST.

PROJECT BOUNDARY

B-125

LEGEND

	GENERAL RESIDENCE	R-60
	INDUSTRIAL	I-125
	LOCAL BUSINESS	L-60
	ZONE CHANGE FROM GENERAL BUSINESS 125 AND GENERAL BUSINESS 60	
	ZONE CHANGE FROM GENERAL BUSINESS 125 AND LOCAL BUSINESS 60	
	ZONE CHANGE FROM GENERAL BUSINESS 125	

PROPOSED ZONING

NORTHERN CANAL RENEWAL AREA UR MASS 16

LOWELL HOUSING AUTHORITY
19 MARKET STREET
CITY OF LOWELL, MIDDLESEX COUNTY, MASS.

PREPARED BY
LOWELL CITY PLANNING DEPT.

DATE 11/6/60

REV.

100 50 0 100 200
SCALE IN FEET

CODE NO. R 213 (21(b) & (c))